

Experience the *MoneyGuard*® suite difference



November is Long-Term Care Awareness Month

There's still time this November to turn LTC conversations into action and help clients [commit with care](#). Discover how making a proactive LTC plan can demonstrate a lifetime commitment to loved ones. Understand the essential ways to assess future care needs and make plans that minimize stress and preserve financial legacies.



The value behind the Lincoln *MoneyGuard* suite

With over 30 years in the long-term care solutions marketplace, we continue our commitment to provide value through Lincoln *MoneyGuard* solutions. We're proud to offer a suite of products that have better pricing, with more flexibility and options for a stronger portfolio.¹

[START EXPLORING](#)



Better pricing, stronger solutions

As a leader in the hybrid long-term care marketplace, Lincoln remains committed to product innovation and competitively priced solutions that help meet the changing needs of clients.

On [August 15, 2022](#), Lincoln announced **pricing improvements of up to 9% on *MoneyGuard Market Advantage*®** that allows for even greater benefit growth potential and adds the new Benefit Transfer Rider (BTR), automatically included with policies at no additional cost.

On [September 12, 2022](#), Lincoln announced pricing improvements to *MoneyGuard Fixed Advantage*® and *MoneyGuard*® II (available in CA), which now have pricing reductions **up to 21%** and provide **additional benefit design opportunities** including the 6-year, 5% compound inflation option.



Better features, options and more flexibility

We also introduced a new [Benefit Transfer Rider](#) (BTR) for beneficiaries, who are also policyholders, to have the option of leveraging some or all of their death benefit proceeds to enhance benefits on their own policy. BTR is included on all *MoneyGuard Fixed Advantage*® and *MoneyGuard Market Advantage*® policies at no additional cost.

Clients also have greater benefit flexibility with access to cash for informal caregivers, including spouses, with the expansion of [Flex Care Cash](#) to 7 days a week.



Meet year-end goals and objectives

Lincoln is committed to helping you meet year-end goals by ensuring business is placed before the close of business on December 30, 2022. Review key dates and deadlines to confirm all requirements are met.

[LEARN MORE](#)



Limited-time offer: Couples Discount

Expands to all *MoneyGuard*® products through Dec. 30, 2022.

All standard Lincoln *MoneyGuard* cases can receive the Couples Discount underwriting class regardless of marital status. Grow your business and reach more customers with enhanced underwriting that improves pricing up to 17% and increases value. Valid for any Lincoln *MoneyGuard* cases pending as of Oct. 24, 2022, and placed in-force by Dec. 30, 2022.

[VIEW OFFER](#)



Key investment themes to keep in mind

Jayson Bronchetti, Chief Investment Officer at Lincoln Financial Group, is pleased to share his perspective on the current market environment to provide key investment insights.

Here are the top three themes on the minds of investors today:

- Inflation
- Fed policy and growth concerns
- Effect of midterm election results

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[ACCESS MARKET INTEL EXCHANGE](#)

We're constantly monitoring what is happening in the markets to help your clients make informed decisions. Educate your clients on investment trends to help them achieve financial security.



¹ Based on comparison to previous products within the *MoneyGuard*® solutions suite.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders, and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability.

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Policies:

MoneyGuard Market Advantage® is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider (VPR) on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.

MoneyGuard Fixed Advantage® is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

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