

# 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



## As a leader in the hybrid long-term care marketplace,

Better pricing, stronger solutions

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 <u>September 12, 2022</u>, 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.



#### flexibility We also introduced a new **Benefit Transfer Rider** (BTR)

Better features, options and more

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.



#### Lincoln is committed to helping you meet year-end goals by ensuring business is placed before the close of

Meet year-end goals and objectives

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.

in-force by 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

**VIEW OFFER** 



achieve financial security.

Issuers:

#### the current market environment to provide key investment insights.

Key investment themes to keep in mind

Jayson Bronchetti, Chief Investment Officer at Lincoln Financial Group, is pleased to share his perspective on

Here are the top three themes on the minds of investors today: Inflation • Fed policy and growth concerns

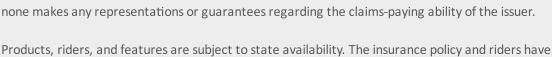
**WATCH HERE** 

**ACCESS MARKET INTEL EXCHANGE** 

• Effect of midterm election results

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



limitations, exclusions, and/or reductions. Check state availability.

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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.

The Lincoln National Life Insurance Company, Fort Wayne, IN

<sup>1</sup> Based on comparison to previous products within the *MoneyGuard*® solutions suite.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer 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

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the

a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider 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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