

Limited Time Only

Couples Discount Expanded to All Lincoln *MoneyGuard*® Products

Special Underwriting Program Lowers Rates and Increases Value Through Dec. 30, 2022

Lincoln is excited to announce that **effective Oct. 24, 2022**, all eligible standard Lincoln *MoneyGuard*® cases will now receive the Couples Discount underwriting class, regardless of marital status, until Dec. 30, 2022. Lincoln *MoneyGuard* is a life insurance solution with long-term care rider, and this enhanced underwriting program improves pricing up to 17% and increases value, supporting our commitment to helping our partners grow their business and reach new customers.

What you need to know

Lincoln *MoneyGuard* cases pending as of Oct. 24, 2022 and placed in force by Dec. 30, 2022 will be eligible for the Couples Discount.

<p>Product Availability</p>	<ul style="list-style-type: none"> All Lincoln <i>MoneyGuard</i> product solutions
<p>Case Submission & Eligibility Guidelines</p>	<ul style="list-style-type: none"> New policy submissions must include an illustration with the Couples Discount selected Cases in a pending status as of Oct. 24, 2022 are eligible. To qualify and apply for this program, a revised illustration with the Couples Discount selected must be submitted. Cases placed in force prior to Oct. 24, 2022, are not eligible <i>MoneyGuard</i>® iGO eApp and traditional application submissions are eligible To qualify for the enhanced underwriting Couples Discount, all eligible cases must be placed in force, or 1035 exchange initiated, by Dec. 30, 2022
<p>Transition Guidelines</p>	<ul style="list-style-type: none"> For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted. Ensure that you are appropriately licensed and credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the marital status on the date when the financial professional becomes properly credentialed and resubmits the paperwork. Once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI as long as the 90 days don't go past Dec. 30, 2022. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the marital status at that time.

Lincoln *MoneyGuard*® solutions are universal life insurance and variable universal life insurance policies with long-term care rider(s) that reimburse for qualified long-term care expenses.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.