



Plan and protect your financial future

MoneyGuard Fixed Advantage[®]

Universal life insurance with a long-term care rider

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
Variable products may lose value

MoneyGuard Fixed Advantage[®] is a universal life policy with a qualified long-term care rider.

Insurance products issued by:
The Lincoln National Life Insurance Company

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For use with the general public. The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

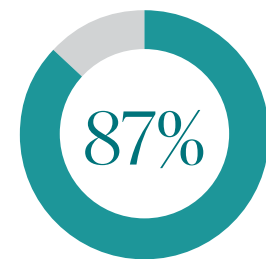
LONG-TERM CARE PLANNING

Client Guide

Plan confidently for the journey ahead

When it comes to where you live, how you spend your free time, and what you do with your money, you want the freedom to be in charge. That's why it's important to plan now for your future – and for any care you may need.

Long-term care planning is more than having enough money to pay for care services. It's about building a comprehensive strategy to better prepare your loved ones for the tough emotional and financial decisions they may need to make on your behalf.



of Americans surveyed acknowledge that having a long-term care plan would help them feel more confident about their financial future.⁵

Long-term care events happen to loved ones, not just one person. Take control, protect your legacy, and build tax efficiency into your portfolio.

MoneyGuard Fixed Advantage[®] is a simple, powerful solution that provides:



Guaranteed, income tax-free long-term care benefits¹

Protect your income, legacy and loved ones with a dedicated, tax-efficient funding source.²



Flexibility

Access a wide range of services including in-home care, cash benefits for caregivers or family members, and the option to transfer benefits.



Care resources and services

Benefit from a company with decades of claims-paying expertise³ to make the process as seamless as possible.



Legacy protection

Leave a meaningful legacy, if care is not needed, through an income tax-free death benefit.⁴

¹ Assuming all premiums are paid on-time, no post-issue loans, withdrawals increases or decreases. ² LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). ³ Lincoln MoneyGuard[®] solutions have been sold since 1988. ⁴ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). ⁵ VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

The reason we plan

A person's life span is how long they will live. But what about their health span? This is the period of their life that is healthy. Understanding the difference between the two – and having an effective financial plan in place – are critical to being prepared for an unexpected long-term care event.

Healthcare events don't wait until you're ready

Part of your overall financial strategy should include protection for a potential and unexpected long-term care event. The challenges of not having a plan could include:

- Depleting your savings for unexpected costs
- Potential penalties and tax consequences for accessing assets targeted for retirement
- Higher inflation that may reduce the value of your dollars

We have a solution that can help

MoneyGuard Fixed Advantage® is a powerful solution designed to help protect your income, legacy and loved ones from the impact of a long-term care event.

More than half of those surveyed say long-term care expenses are the biggest risk to their savings.²

59%

What would this do to your financial plan?

Did you know?

National average annual care costs¹



\$79,934

Home healthcare agency
(60 hours/week at \$25/hour)



\$57,610

Assisted living facility
(one bedroom)



\$113,851

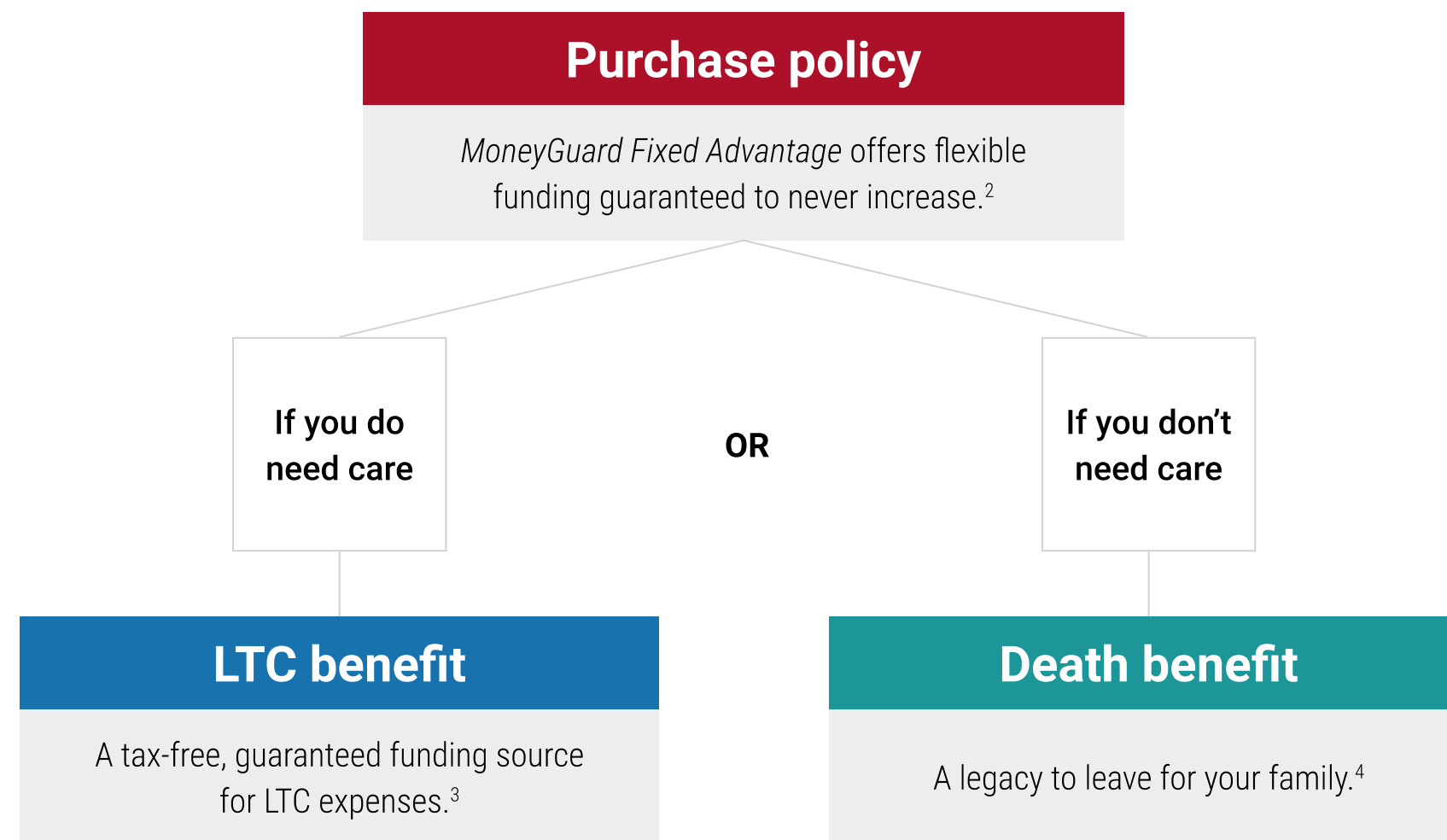
Skilled nursing facility
(private room)

¹LTCG, "2020 Lincoln Financial Cost of Care Survey," March 2021, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN. ²Versta Research, "Planning for Long-Term Care," New Findings from a 2020 Survey of Advisors and Consumers, October 2020.

Add protection to your financial future

MoneyGuard Fixed Advantage[®] offers protection from the impact of a long-term care event.¹

Here's how it works for you



Our 0-day elimination period gives you access to your benefits sooner without incurring out-of-pocket costs, once qualified.

And, if you change your mind, you're able to get money back with Return of Premium options.⁵

¹For policyholders to access their long-term care benefits, a licensed health care practitioner must certify that they are chronically ill and unable to perform at least 2 activities of daily living (bathing, continence, dressing, eating, toileting, transferring) for at least 90 days. ²Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases. ³LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). ⁴Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). ⁵Two options are available; a 70% return of premium, or a 100% return of premium, subject to an 11-year vesting period. The 70% option provides higher reimbursement amounts. The return of premium option must be chosen at purchase and cannot be changed once selected.

Tailored to your needs

Explore how *MoneyGuard Fixed Advantage*[®] gives you the flexibility to meet your evolving needs.¹



In-home care

If you prefer to have assistance in your home



Assisted living

If you choose to downsize and prefer a social atmosphere



Nursing home

If you need more skilled care services



Flex Care Cash²

Access cash to compensate caregivers, including spouses or family members



Alternative care services³

Not covered by traditional services or options that may evolve in the future

Other care services: Caregiver training and care planning services, adult day care, respite care, hospice, bed reservation and non-continual services.



How you qualify for benefits

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. If we provide the assessor, it will be provided at no cost to you. We may also choose to accept the assessment of your licensed health care practitioner. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify that you are chronically ill and unable to perform at least two activities of daily living for at least 90 days.

Activities of daily living

Bathing	Dressing	Continence
Toileting	Transferring	Eating

You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment. Recertification of your benefit eligibility is required at least annually.

¹ Subject to a plan of care agreed upon by a licensed health care practitioner and Lincoln. ² Up to 50% of the maximum daily LTC benefit. Benefit is available until specified amount is reduced to \$0 due to claims, withdrawals or reductions. ³ Qualified long-term care services that are not covered under any other provision, but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered.

Benefit from the power of *MoneyGuard Fixed Advantage*[®]

With income tax-free long-term care benefits,¹ legacy protection and flexibility, you can feel confident that you're prepared for the challenges that life brings.



Flexible funding options

Lock in guaranteed rates through one single, upfront payment or pay over time.

Streamlined underwriting

No medical exams or lab tests required. You may be approved after a simple e-interview or telephone interview.

Benefits sooner

No elimination period for any type of care, which lets you access your benefits quickly, once qualified.

Couples discount²

You and your partner each get a discount just for being together.

Inflation protection³

Your benefits can be adjusted to grow over time, and 3% or 5% compound growth options are available.

Benefit Transfer Rider⁴

Gives your beneficiary the option to increase their benefits or take a legacy payout.

Protection with flexibility

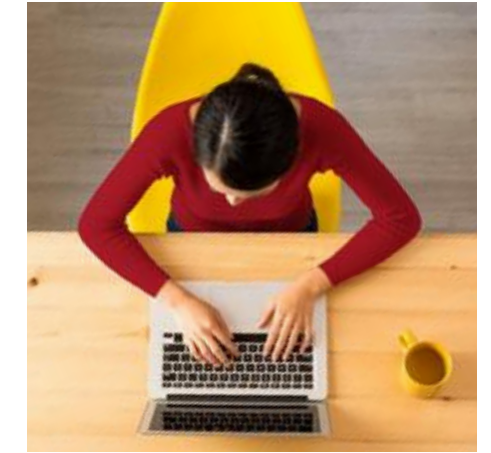
Whether you want access to cash to compensate caregivers through Flex Care Cash⁵ or you want to pass on a more meaningful legacy to your beneficiary with the Benefit Transfer Rider, *MoneyGuard Fixed Advantage* provides customized LTC benefits that evolve with your changing care needs.

¹ Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). ² Couples discount applies if you are legally married (traditional or same sex) or are part of a civil union or domestic partnership or are in a common-law marriage as recognized in the state of issue. In Montana, you receive a couples discount underwriting class if you have a partner. A partner is the one person with whom you share a common permanent residence. Please see the *MoneyGuard*[®] Application For Individual Life Insurance and Individual Long-Term Care – Part I for complete definition. ³ Available for an additional cost. ⁴ All policies include the Benefit Transfer Rider at issue for no additional cost. This rider provides beneficiaries, who are also the Insured on a separate policy with BTR, the ability to increase their benefits using a portion of or all of their death claim proceeds. Benefits can be utilized without needing to go through Underwriting. To use the Benefit Transfer Rider, both the insured and beneficiary must be included on existing policies, the rider must be active on both policies, and the beneficiary must be the insured on their policy. ⁵ You may receive cash, equal to half of the daily LTC benefits to pay for informal care –and keep the remaining balance of your Max Monthly LTC benefit for reimbursement of qualified LTC expenses.

We help coordinate the care

Thinking about your care preferences may seem overwhelming, which is why we provide Lincoln Concierge Care Coordination¹ at the time you purchase Lincoln *MoneyGuard Fixed Advantage*[®].

Your care should revolve around you, and we have the tools to help you build that plan. Our care planning resources provide you and your loved ones with complimentary access to the resources and flexibility to plan over time and better assist your loved ones.



Develop a personalized action plan

Get help building a personal care plan with resources and recommendations to assist in finding the care you need.



Explore provider services

See what's available from skilled nursing to home healthcare and community options.



Access an online library

Find a wealth of information, such as third-party articles, videos and checklists on topics regarding health, aging and elder care.

By your side every step of the way

With decades of claims-paying experience² and more than a century of financial strength and stability,³ we're committed to providing an experience marked by knowledge and simplicity.

Lincoln provides a dedicated, experienced support team to help you:

- File a claim through our simple, straightforward process
- Access your funds quickly and seamlessly
- Review and manage your claims with payment options that include direct billing and Electronic Funds Transfer (EFT)

¹ A version of Lincoln Concierge Care Coordination is available for Lincoln *MoneyGuard*[®] solutions policyowners. However, the tools, resources and services may change or evolve over time. All information within this client guide is current as of the created date of this material. ² Lincoln *MoneyGuard*[®] solutions and predecessors have been sold since 1988. ³ The Lincoln National Life Insurance Company was established in 1905.



Talk with your financial professional about adding long-term care protection to your financial plan.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
Variable products may lose value

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Feel confident with the right LTC solution

When it comes to protecting what's most important — your income, your loved ones, your legacy — make sure you plan to protect against long term care expenses. *MoneyGuard Fixed Advantage*® can provide you with a flexible, tax-efficient and dedicated funding source for your long-term care expense to compliment your overall financial plan.

Important information:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent professional as to any tax, accounting or legal statements made herein.

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Lincoln Concierge Care Coordination's name, tools, resources and services may change or evolve over time. All information within this client guide is current as of the created date of this material.

MoneyGuard Fixed Advantage® is a universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) and Graded option (2) are included in the policy cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

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.

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available by law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within six months preceding the issue date.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

All guarantees and benefits of the insurance policy are the responsibility 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.

Product not available in New York.

For use in all states except: CA and NY.