



## 5 reasons why *MoneyGuard*<sup>®</sup> Reserve

**1. Provide more for clients' long-term care dollar**

**2. Death benefit for beneficiaries**

**3. Money back guarantee**

**4. All benefits guaranteed**

**5. Streamlined application process**

*MoneyGuard* Reserve is a smart way for clients to help protect their retirement income strategy against the risk of long-term care expenses. A universal life insurance policy with long-term care benefits from Lincoln affiliates, *MoneyGuard* Reserve can help protect your clients if they need long-term care, never need care, or simply change their minds.

*MoneyGuard* Reserve provides reimbursements for qualified long-term care expenses income tax-free.<sup>1</sup> This lets clients free up other assets they've targeted for long-term care.

If your client never needs long-term care, a death benefit is paid to beneficiaries income tax-free.<sup>2</sup>

*MoneyGuard* Reserve, funded with a single premium, provides a lifetime money back guarantee.<sup>3</sup>

For a single premium policy, rates and benefits are guaranteed.

The application process only requires eight prescreening questions and a 45-minute phone interview—no exams, labs, or doctor's statements.

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Not for use with the public.

<sup>1</sup>Clients can receive long-term care reimbursements income tax-free under IRC Section 104(a)(3).

<sup>2</sup>Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

<sup>3</sup>The money returned will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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**Order code: FLYR0178**



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### Important disclosures. Please read.

*MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The Return of Premium Rider (ROPR) is included at issue (single premium only). The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The policy and riders have exclusions, limitations, and/or reductions.

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*MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, *MoneyGuard*® Reserve is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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