

MoneyGuard[®] Reserve

**USF Life & Annuities Brokerage
Van Albanese ,
Lincoln Financial Distributors**



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***MoneyGuard*[®] Reserve**
Available in New York

Van Albanese
USF Life & Annuities
Lincoln Financial Distributors





MoneyGuard[®] Reserve

- Create**

- Protect**

- Enjoy**

- Transfer**



MoneyGuard[®] Reserve

•77

•60 ¹

•62-70 ¹

¹U.S. Department of Health and Human Services — National Clearinghouse for LTC Information, www.longtermcare.gov .



Options

- **Traditional Long-term care**
- **Self Insuring**
- **Asset-Based Long-term care**



Why *MoneyGuard*[®] Reserve?

Live **5 x 1**

Die **1.5-2 x 1**

Quit **1 x 1**

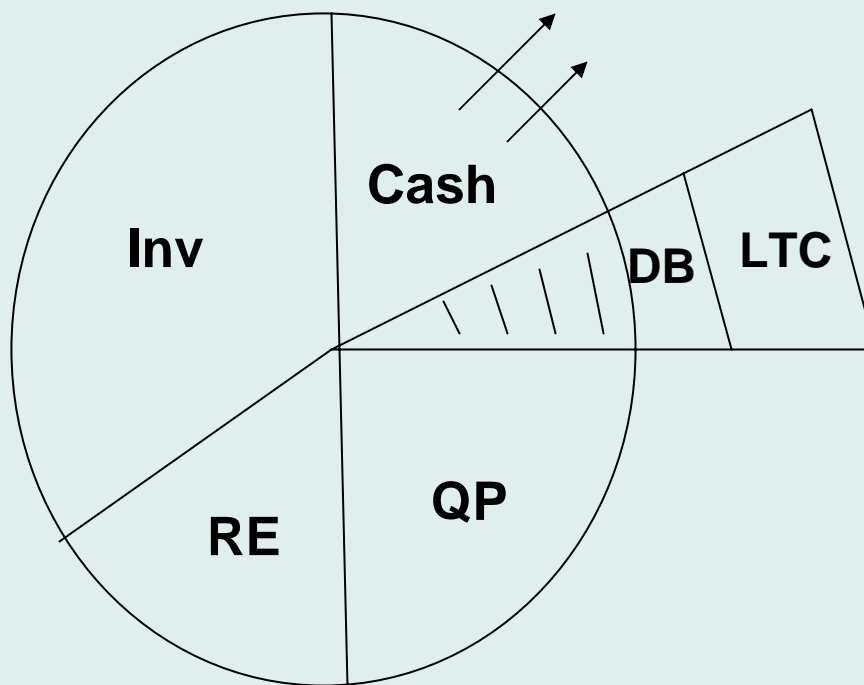
**Income tax-free &
Guaranteed!!**

**Guarantees are backed by the claims-paying ability of
the issuing company.**

This example is based on a 65-year-old, nonsmoking female in good health with a \$100,000 single premium for a policy with the two-year Convalescent Care Benefits Rider (CCBR), the four-year Extension of Benefits Rider (EOBR), and and Nonforfeiture Benefit Rider in NY.



Premium vs. Repositioning



Make **MoneyGuard**[®] an asset class!



Retirement Income Plan

Diversification Risk

Health Expense Risk

CASH FLOW BOOST



Getting Started is Simple

Identify clients

Present Story

Submit

Underwrite

Deliver

Paid



MoneyGuard[®] Reserve

“A smarter way for your affluent clients to secure their retirement income.”

Important disclosures

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. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is included at issue (single premium only). The cost for these 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.

MoneyGuard Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN., on Policy Form LN850 (8/05), Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and 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.**

Not a deposit	Not FDIC-insured	Not insured by any federal government agency	Not guaranteed by any bank or savings association
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Disclosure continued

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), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (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.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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