



life DOESN'T COME WITH GUARANTEES

FORTUNATELY **MONEYGUARD** DOES



MoneyGuard provides stability in a retirement portfolio, long-term care protection and effective wealth transfer. And, in an uncertain world, MoneyGuard's guarantees are more important than ever before!

Lifetime money-back guarantee

Minimum death benefit guarantee

Minimum long-term care benefit guarantee

Copyright 2002 The Lincoln National Life Insurance Company, Fort Wayne, IN 46801 www.LFG.com www.moneyguard.com

The MoneyGuard universal life insurance policy has a rider that accelerates the death benefit to pay for covered long-term care (convalescent care in MA and WA) expenses. An extension of benefits rider is available at an additional cost to continue long-term care (or convalescent care) benefit payments after the entire death benefit has been paid. Products and features subject to state availability. Guarantees are subject to policy terms and conditions. Policy Form LL-2020 Series and Rider Form LL-2800 Series issued by The Lincoln National Life Insurance Co. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

L02-0322-LL

For Agent Or Broker Use Only. Not To Be Used With The General Public.

(2/03)

