



MONEYGUARD®

Rather than relying on your “just-in-case” fund of readily available assets to pay for potential long-term care, you can put just a portion of that money to work for you for long-term care protection.

MoneyGuard provides you with not just one benefit, but three:

- Life insurance
- Long-term care benefits
- Asset protection

As a flexible, universal life insurance policy, MoneyGuard links all of these benefits, protecting you from long-term care expenses while providing – and often maximizing – income tax-free assets for your loved ones.



your next
smart
financial decision

planning for your *retirement*



You're where you are today because you took control of your financial future years ago.

The challenge is the years ahead. We're living longer and we don't know what tomorrow will bring. You've probably read about long-term care policies that required you to pay ongoing premiums for coverage you may never need. Not satisfied? There is a better solution ...

You may request an illustration that includes a complete description of the benefits and costs of MoneyGuard®. Your Outline of Coverage describes the policy's long-term care exclusions, limitations and terms regarding reductions of benefits and continuance of coverage.

The MoneyGuard universal life insurance policy has a rider that accelerates the death benefit to pay for covered long-term care expenses. An extension of benefits (EOB) rider is available at an additional cost to continue long-term care benefit payments after the entire death benefit has been paid. MoneyGuard is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. This product includes exclusions and/or limitations.

Reference to tax benefits is based on Lincoln Life's understanding of current tax laws and regulations. Consult your tax advisor for additional information.

Licensed Agent Name

License Number

Agent Signature



Policy Form LL-2020 Series. Rider Form LL-2800 Series. Products and features subject to state availability.

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Not a deposit, not FDIC-insured, not insured by any federal government agency, not guaranteed by any bank or savings association.

live for today
with
security

for tomorrow[®]

MONEYGUARD[®]



By moving some of your readily available assets into MoneyGuard[®], you're purchasing an income-tax free death benefit plus additional long-term care benefits. Based on your age and health, your benefits could be significantly greater in value than the premium you pay into the policy.

How MoneyGuard works:

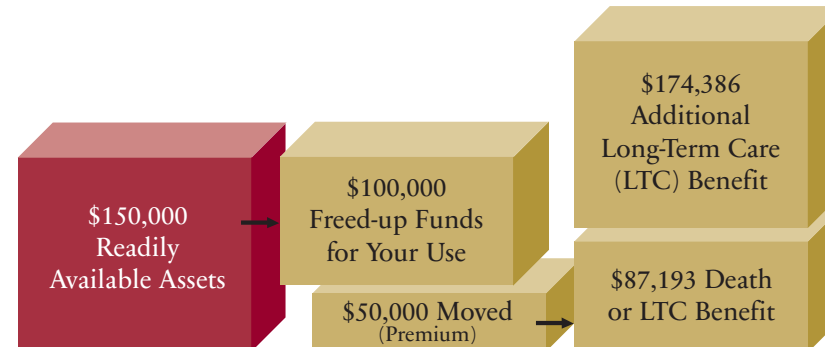
Let's assume that a healthy, 65-year-old non-smoking woman has \$150,000 in assets that could be used to pay for long-term care.

- If she moved just \$50,000 into MoneyGuard, she would have up to \$261,579 income tax-free for long-term care under IRC Section 104(a)(3).
- If she never needs long-term care, MoneyGuard provides her beneficiaries with a \$87,193 income tax-free death benefit under IRC Section 101(a)(1). If she uses a portion of the death benefit for long-term care, the remainder is paid to her beneficiaries.
- Her remaining assets – the \$100,000 – stay in her control. She can save, reinvest, or spend that money as she chooses. A lifetime money-back guarantee* further ensures her confidence and satisfaction in MoneyGuard. MoneyGuard is the smart way to insure the long-term care risk.

Talk with a MoneyGuard representative today and find out why MoneyGuard is your win-win solution.

How moving assets works:

By moving \$50,000 of assets, MoneyGuard provides an immediate death benefit of \$87,193 or, if needed, a benefit of up to \$261,579 for long-term care. This now frees up \$100,000 of assets for other uses.



* Guarantee is in effect provided there have been no policy loans or withdrawals, benefits have not been changed or added, and coverage is maintained at recommended levels. Guarantee is based on the claims-paying ability of the issuing insurance company. This example is based on a 65-year-old, non-smoking female in good health. It includes the four-year extension of benefits rider available at an additional cost. Benefit amounts vary by age, gender (except in Montana where male premiums apply), and health status. Benefits are adjusted for loans and withdrawals. Based on guaranteed cost factors, policy values will become exhausted prior to age 100. This would result in a termination of coverage. The minimum single premium is \$10,000.



help ensure
your *retirement*

Ask yourself these key questions:

- How can MoneyGuard[®] work for me?
- Do I have readily available assets to pay for long-term care needs?
- How much do I have available to meet my long-term care needs?
- Where have I set aside funds for long-term care needs?
- Which assets would I use first to pay for long-term care needs?

