

# planning for your. *retirement*



# 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?

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. 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



MoneyGuard is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LL-2020 Series. Rider Form LL-2800 Series. Products and features subject to state availability. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. ©2006 Lincoln National Corporation www.LFG.com LFD0503-0307 MG-1719-06 IP 10/06 Order #32834



## MONEYGUARD®

Universal Life Insurance  
With Long-Term Care Benefits From  
The Lincoln National Life Insurance Company

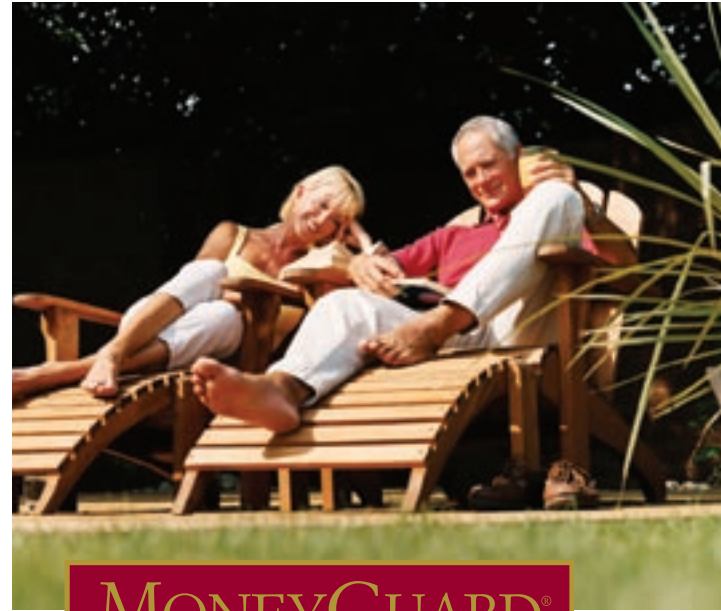


NOT A DEPOSIT NOT FDIC-INSURED NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY NOT GUARANTEED BY ANY BANK OR SAVINGS ASSOCIATION

your next  
*smart*  
financial decision

*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 the future will bring. It's important to plan for potential long-term care needs. After all of your hard work, you don't want to rely on your "just in case" fund of readily available assets to pay for potential long-term care expenses. Take a closer look at what MoneyGuard can do for you ...



**MONEYGUARD**

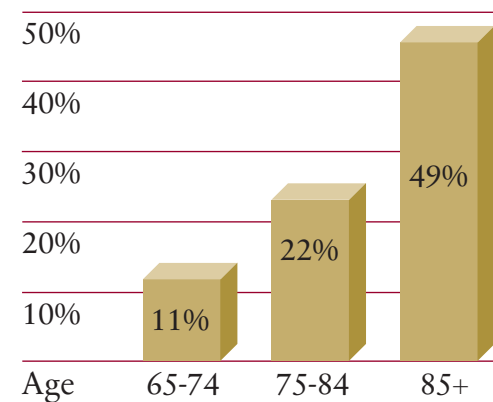
*MoneyGuard provides you with not just one benefit, but three:*

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

*Adults Using Long-Term Care*

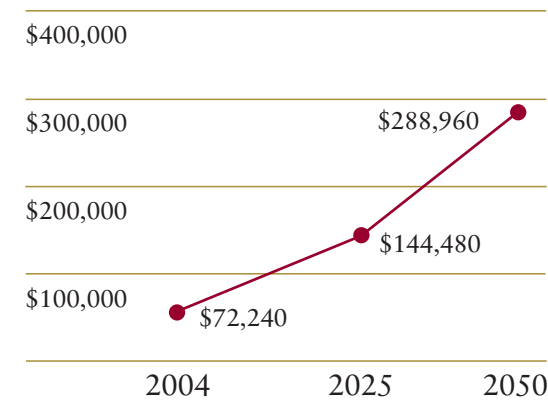
**Did you know?** Because the need for care increases with age, it is important to plan for your long-term care needs while you are healthy.

Percentage of Americans Requiring Long-Term Care



Robyn I. Stone, Dr.P.H., A Perspective for the Future of Long-Term Care, keynote address, NEFE Long-Term Care Think Tank, May 2001.

Average Annual Long-Term Care Costs



Survey: Genworth Financial, Inc., LTC Market Report, January 13, 2005.



live for today  
with *security*  
for tomorrow®

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.

*Consider 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.

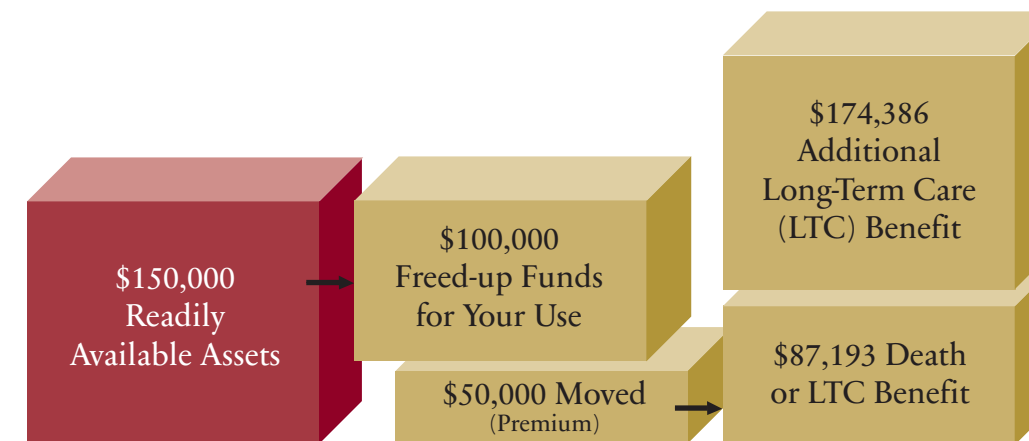
- If she moved just \$50,000 into MoneyGuard, she would have up to \$261,579 income tax-free for long-term care under IRC Section 104(a)(3).
- If she never needs long-term care, MoneyGuard provides her beneficiaries with a \$87,193 income tax-free death benefit under IRC Section 101(a)(1). If she uses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



MoneyGuard is the smart way to insure the long-term care risk. It's ... Life Insurance for Living.®

*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.**



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.

**MONEYGUARD**

is the *intelligent*  
choice

*Life insurance, long-term care benefits, and asset protection in a single policy*

As demonstrated in the graphic below, it's as though we've linked three buckets.

The first bucket holds your single premium, the second bucket holds your death benefit, and the third bucket holds your total long-term care benefit. This linked benefits policy was designed with flexibility in mind to address urgent needs.

MoneyGuard can maximize the value of the assets you leave to loved ones. If you are fortunate enough to never need long-term care or use only a portion of the death benefit for long-term care, your beneficiaries will receive the death benefit income tax-free, and outside of probate (assuming that your estate is not the beneficiary). MoneyGuard is an effective way to transfer wealth and enhance the value of an income-taxable inheritance.

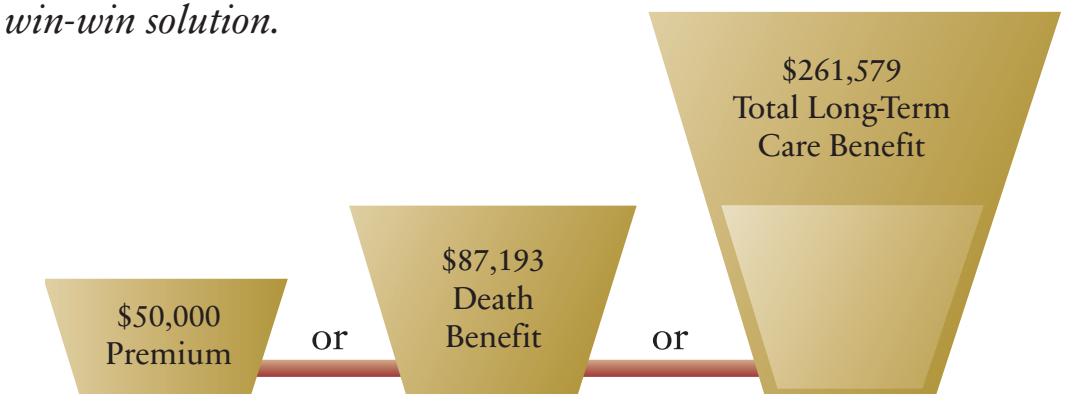
*MoneyGuard for today and tomorrow*

By now, we think you recognize the value that MoneyGuard can provide for you today and tomorrow. We're so confident that you'll be happy with

MoneyGuard that we offer a full money-back guarantee.\*

*MoneyGuard is your win-win solution.*

**These three linked buckets tell the story. You can draw out of the bucket meeting your most urgent need. MoneyGuard links life insurance with long-term care in a single policy.**



\*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 claims-paying ability of 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.

