

MoneyGuard® Reserve

Product Kit Overview

Do you have clients who are already enjoying their retirement or are about to retire? This is a good time to discuss their potential need for long-term care. The materials below were designed to demonstrate how *MoneyGuard Reserve* from **The Lincoln National Life Insurance Company** can help them secure their retirement income from the threat of long-term care. They'll also enable you to determine which clients should consider *MoneyGuard Reserve*.

A = Included in Advisor kit
C = Included in Client kit



Order #MGR-OV-BR
A, C

Core material

Client Overview

This brief overview addresses the role *MoneyGuard Reserve* can play in retirement income security. It highlights for clients how they can get more for their long-term care dollar, a money back guarantee, and be tax-smart with income tax-free benefits.

Product specific, client approved



Order #MGR-CLT-GUIDE
A, C

Client Product Guide

A comprehensive booklet for clients who are serious about considering *MoneyGuard Reserve*. It includes long-term care coverage and eligibility requirements, optional inflation protection and death benefit provisions, tax information, and more.

Product specific, client approved



Order #33447-RSRV
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The Cost of Long-Term Care Overview

A general consumer information brochure that discusses long-term care statistics and costs, and compares various options commonly used to pay for long-term care or assisted living. It's an informative overview that urges clients to call you for a professional consultation.

Non-product specific, client approved



Order #MGR-ADV-GUIDE
A

Advisor Guide

This brochure provides you with a wealth of information about long-term care, from understanding *MoneyGuard Reserve* and targeting prospective clients to underwriting guidelines, tax information, frequently asked questions, and more.

Advisor only

To order a *MoneyGuard Reserve* kit from Capital Fulfillment Group, please use the following codes:

Advisor kit (contains broker-only and client materials)—MGUL-ADV-KIT
Client kit (contains only client materials)—MGUL-CLNT-KIT



Order #
33460-RSRV
A, C

**Fact Sheet—
Single Premium**
A high-level overview of product details that focuses on the single premium approach to funding the product.
Product specific, client approved



Order #
33459-RSRV

**Fact Sheet—
Flexible Premium**
A high-level overview of product details that focuses on the flexible premium approach to funding the product.
Note: the flexible premium option may not be available through all agents or brokers. Please check before using.
Product specific, client approved

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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MG-2278-07 IP 7/07
Order code: 33457-RSRV



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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. 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.** This policy has exclusions and/or limitations.

This material was prepared to support the promotion and marketing

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MoneyGuard® Reserve is issued on Policy Form LN850 (8/05), Return of Premium Rider on Form LR850 (8/05), Convalescent Care Benefits Rider on Form LR851 (8/05), Extension of Benefits Rider on Form LR852 (8/05), and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. Products and features (including benefits, exclusions, limitations, terms, and definitions) may vary by state. Your representative/insurance agent will provide you with an Outline of Coverage that is specific to your state. Not for use in NY.

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