



*"You bought us long-term care insurance?
We're mayflies, Frank! Mayflies!"*

For those with long-term care needs, *MoneyGuard*[®] Reserve gives them options

Now available in New York.

 **Lincoln**
Financial Group[®]

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➤ Life insurance and long-term care coverage in a fully guaranteed contract

Wow your clients and earn new business with *MoneyGuard*[®] Reserve. It's specially designed to fit your clients' current needs and adjust to changing life situations.

Call me for more information and for help with:

- Identifying opportunities with current and prospective clients
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- Closing cases

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Call me today, so I can help you build your book of business with *MoneyGuard* Reserve. [Wholesaler Name], [XXX XXX-XXXX]

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LCN0707-2006191 MG-2308-07 STRATA 8/07
Order code: 33700NY

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

Hello future.SM

Lincoln Financial Distributors
2001 Market Street
Philadelphia, PA 19103-7055

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.

MoneyGuard Reserve is a Flexible Premium Adjustable Life (Universal Life) Insurance policy 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).