



“Did he just say we should give clients control of their money?”

Feel like you're the only one
who understands what your
clients really want?

Now available in New York.

 **Lincoln**
Financial Group®

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▶ Helping your clients plan for the future is serious business

Consider *MoneyGuard*® Reserve—the serious solution that can help your clients protect themselves against long-term care costs while helping to preserve their assets. Let me show you how this linked-benefits policy can help you earn more business. I can also help you:

- Identify opportunities with current and prospective clients.
- Hold client seminars.
- Close cases.

Now available in New York.

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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Order code: 33567NY

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.™

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 an 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).