



You're In Charge®

WealthProtection Expertise<sup>SM</sup>

# Client snapshots for LTC planning

Lincoln *MoneyGuard*® solutions



Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York  
LCN1223872

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# Planning for long-term care expenses plays an important role in of individuals and the reasons why they consider Lincoln *Money*



## Single females

- Divorced, widowed, or never married
- **Concern:** being alone in their retirement years



## Ultra-high net worth individuals

- Can easily afford to pay LTC expenses
- **Concern:** which assets to sell if they needed care



## Empty nesters

- No longer need income replacement
- **Concern:** financial security in retirement



## Second-marriage spouses

- May have accumulated assets from previous marriage
- **Concern:** spousal assets and divorce, conflict of interest and/or tension with children from previous marriage



## Wealthy parents or children

- Want to protect their loved ones
- **Concern:** long-term care expenses

## Contact your Lincoln representative

to request a client projection or get more information about long-term care planning.

# wealth protection. This guide presents snapshots *Guard*<sup>®</sup> products.

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## Business owners

- Need competitive benefit packages
- **Concern:** key employee retention



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## Boomers who care for aging parents

- Aware of long-term care costs
- **Concern:** rising LTC expenses and their future



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## Domestic partners

- Discrimination and changing laws
- **Concern:** preparing for uncertainty



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## Specialized focuses

- **Doctors**—aware of the need for LTC planning
- **Expatriates**—may want to retire in the U.S.
- **Parents of a special needs child**—concern for their child's future

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## Why Lincoln *MoneyGuard* products

This universal life insurance with optional LTC benefit riders gives clients flexibility to fit their financial plan. It provides benefits—even if your client never needs care—and other advantages:

- More for your client's long-term care dollars
- Tax-advantaged LTC benefits<sup>1</sup>
- An income tax-free death benefit
- A choice of payment options
- Premiums that never increase<sup>2</sup>

<sup>1</sup> Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

<sup>2</sup> Assuming that all payments are paid as planned.

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**Order code: MGR-ADV2-MJM001**



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The Lincoln National Life Insurance Company,  
Fort Wayne, IN  
Lincoln Life & Annuity Company of New York,  
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Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period.

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**Policies:**

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05). Only available in NY.

Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870 with a Comprehensive Long-Term Care Benefits Rider (CCBR) on Rider Form LR870 and an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F. Only available in CA.

Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in NY.

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