

Identify clients who need long-term care planning



MoneyGuard® Reserve: One Simple Solution

Profile your ideal client

Look for clients in your book with the following characteristics:

- Ages ranging from 55–75
- Cash or equivalents of \$75,000 or more
- Net worth of \$500,000 or more
- Are active, independent, and financially secure
- For single premium *MoneyGuard* Reserve, typical candidates have at least \$300,000 in invested assets (excluding primary residence and qualified plan assets)

Your ideal clients—a statistical portrait

The numbers tell an alarming story:

- 70% of Americans age 65 or older today will need some kind of long-term care.¹
- Nursing home care incidence doubles every five years after age 65; in fact, 20% of all people over age 85 live in a nursing home.²
- 12% of families who help support elderly relatives have to use college funds, and 26% use some of their own retirement savings to pay for this care.³

If your clients don't have a plan that can provide for long-term care, they are "self-insuring" with their own assets. These cash reserves are often insufficient should long-term care be required. And it sidelines resources that could otherwise be allocated in an investment portfolio.

¹ "Americans Fail to Act on Long-Term Care Protection," The American Society on Aging, May 2003.

² Moses, Stephen A., *The Fall and Rise of Long-Term Care*, July 5, 2000.

³ <http://www.Itconnection.com/annex/stats> (11/30/05) citing: *Long-Term Care: An Industry in Transition*, Fitch IBCA, Duff & Phelps, January 18, 2002.

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An easy way to cover long-term care while protecting assets

MoneyGuard[®] Reserve offers one simple solution. A universal life insurance policy from **The Lincoln National Life Insurance Company**, *MoneyGuard* Reserve provides benefits your clients can tap to reimburse long-term care costs, protecting assets they've set aside for retirement.

Develop a working list of potential clients

Use the space below to list clients who fit the *MoneyGuard* Reserve profile and who may be currently self-insuring for long-term care risk:

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. Two-year suicide and contestability provisions apply (one year in some states).

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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 are subject to state availability. Not for use in MA or NY.

Not a deposit	Not FDIC-insured	Not insured by any federal government agency	Not guaranteed by any bank or savings association
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