

Move more assets into action



MoneyGuard® Reserve: Get money off the sidelines

- Get money off the sidelines
- Protect assets
- Drive revenue

Why clients sit on too much cash

Even the most conservative estimates paint a startling picture: thousands of clients are sitting on billions of dollars in cash.

Why? In a word—uncertainty. Clients tend to hold cash for a number of reasons:

- They're concerned about the risks inherent in a fluctuating stock market.
- They want to provide assets to their children and grandchildren to fund a first home or education.
- They're worried about the impact that long-term health risks can have on their retirement portfolio. As a result, many clients hold cash as a way to "self insure" against the unpredictability of their future health and its potential costs.

MoneyGuard® Reserve offers a "win-win-win" situation

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.

MoneyGuard Reserve provides three key benefits:

- In many cases, *MoneyGuard* Reserve offers your clients greater leverage for the money they have saved for long-term care costs, significantly increasing their ability to meet extensive long-term care expenses.
- *MoneyGuard* Reserve provides a money-back guarantee on policies funded with single premiums that will return your clients' original single premium payment any time they request it. The amount received is adjusted for any benefits paid and loans or withdrawals taken, and a portion of the money returned may have tax implications.

- *MoneyGuard Reserve* not only provides income tax-free long-term care reimbursements to your clients, but also efficiently passes any unused portion income tax-free to their beneficiaries through a death benefit.

Free up cash reserves for reallocation

By repositioning the cash reserves designated for long-term care into a *MoneyGuard Reserve* policy, clients immediately increase the protection for the rest of their portfolios from exposure to long-term care costs. *MoneyGuard Reserve* allows your clients to free up other assets for retirement.

Which clients can make better use of their cash?

Use the space below to list clients who could benefit from a more effective way to anticipate long-term care costs. And the opportunity to free up cash for more appropriate allocations.

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.

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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. Not for use in NY.

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Not guaranteed by any bank or savings association		May go down in value	

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