



## Lincoln *MoneyGuard*<sup>®</sup> Reserve

Yours today for tomorrow

- ▶ Helps you pay for long-term care if you need it
- ▶ Provides an income tax-free death benefit if you don't
- ▶ Offered with a money back guarantee
- ▶ A way to help protect your retirement income from the risk of long-term care expenses



Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with long-term care benefits offered by **The Lincoln National Life Insurance Company** (or in New York by **Lincoln Life & Annuity Company of New York**).

Lincoln *MoneyGuard* Reserve provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement. It offers a simple solution that makes sense for today and for tomorrow. Guarantees are backed by the claims-paying ability of the issuing company.

Two separate companies issue Lincoln *MoneyGuard* Reserve universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York. For all other states, policies are issued by The Lincoln National Life Insurance Company. These companies are separately responsible for satisfying their own financial and contractual obligations.

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

## Could long-term care short circuit your retirement income security?

Americans are living longer—and larger—than ever before.

Well into retirement, we're traveling, mountain climbing, skydiving, or just running to keep up with the grandkids.

**In fact, 70% of individuals age 65 or older will need some type of long-term care.<sup>1</sup>**

70%

Whether it's temporary or permanent, it could impact our future and our retirement income security.

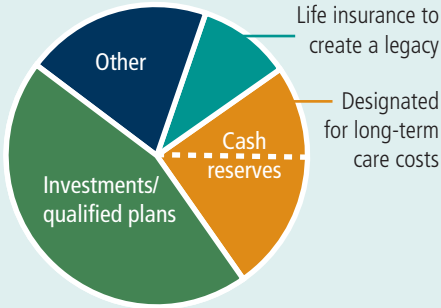
The national average costs of long-term care are:

- **Nursing home, semiprivate room:** \$181 per day, or \$66,065 per year.<sup>1</sup>
- **Nursing home, private room:** \$205 per day, or \$74,825 per year.<sup>1</sup>
- **Home health aide:** \$25 per hour.<sup>1</sup>

Preparing for the potential need for long-term care makes sense, especially if you can help protect your existing assets at the same time. Your loved ones may also appreciate your preparations.

<sup>1</sup> Costs as of 2007. U.S. Department of Health and Human Services—National Clearinghouse for LTC Information, [www.longtermcare.gov](http://www.longtermcare.gov), March 26, 2008.

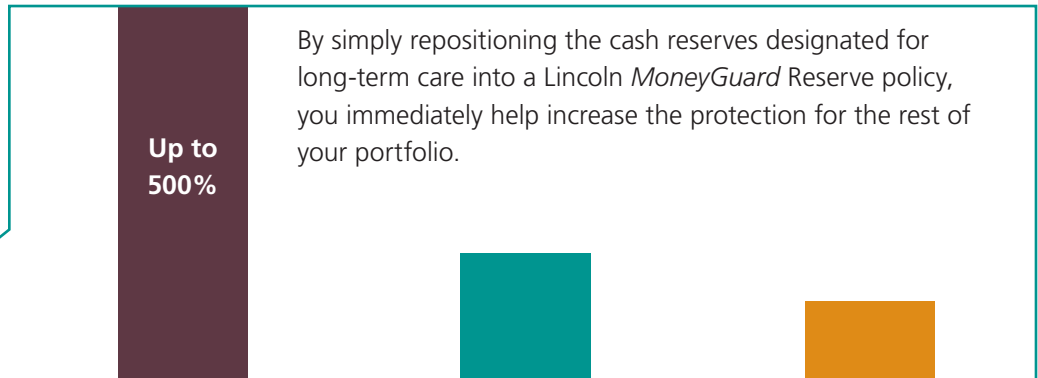
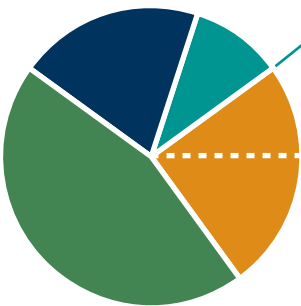
# One simple approach



Chances are much of your retirement income will be based upon the assets you've accumulated during your working years. Your portfolio may include qualified plans; investments for growth and income; life insurance to efficiently provide for your beneficiaries; and cash reserved for various emergencies, including long-term care.

Lincoln *MoneyGuard*® Reserve may help free some of those reserves to seek additional growth, while helping you prepare for the need for long-term care at the same time.

## Here's how Lincoln *MoneyGuard*® Reserve helps.



If you need long-term care	If you never need long-term care	If you change your mind
<p>In many cases, Lincoln <i>MoneyGuard</i> Reserve can provide you with up to five times the dollars to reimburse long-term care costs—and they're intended to be income tax-free. Your specified amount of death benefit is used to reimburse long-term care costs up to the monthly maximum benefit as specified in your policy. Should you need care for an extended period, an optional rider can provide coverage for a specified number of years beyond the depletion of your death benefit. The cost for riders is deducted from the policy's account value.</p>	<p>Provides an income tax-free death benefit to your beneficiaries. Any portion of the guaranteed death benefit not used for long-term care benefits will pass to your beneficiaries income tax-free and will not be subject to probate if someone other than your estate is named beneficiary. Any money borrowed or withdrawn from the policy will reduce the death benefit.</p>	<p>Provides a money back guarantee through the Return of Premium Rider on single premium and certain flexible premium universal life policies. Your premium payment can be returned to you, minus any loans, withdrawals, or benefits paid, and is subject to the terms of the Return of Premium Rider.</p>

Long-term care reimbursements generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

# Lincoln MoneyGuard<sup>®</sup> Reserve: It can help you protect your retirement income.

These hypothetical examples show how Lincoln MoneyGuard Reserve may help pay for long-term care costs, while helping to protect your retirement income.

Naturally, if your health status, age, or gender are different from these examples, your actual benefit amounts may be different as well. (In Montana, gender will not affect rates).



◀ **Nancy, a healthy 65-year-old nonsmoker, is enjoying retirement.** She set aside \$300,000 in the cash portion of her \$1 million retirement portfolio in case she should ever need long-term care.

After talking with her advisor, Nancy moved \$100,000 into a single premium Lincoln MoneyGuard Reserve policy with the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider, and freed up the remaining \$200,000 to seek further growth.

Now, Nancy's prepared for three possibilities, all of which are guaranteed.\*

If Nancy needs long-term care	If she doesn't need long-term care	If she changes her mind
<ul style="list-style-type: none"> <li>• Nancy will get up to \$83,208 every year (\$6,934 per month) for six years to reimburse qualified long-term care costs.</li> <li>• The total reimbursement could be up to \$499,221, income tax-free—nearly 500% of her original premium.</li> </ul>	<ul style="list-style-type: none"> <li>• If Nancy never needs long-term care, her beneficiaries will receive a \$166,407 income tax-free death benefit.</li> <li>• If Nancy uses some of her Lincoln MoneyGuard Reserve death benefit for long-term care, the remaining portion, minus any loans or withdrawals, will pass income tax-free to her beneficiaries.</li> </ul>	<ul style="list-style-type: none"> <li>• At any time, Nancy can request, in writing, the return of her single premium payment—no questions asked.</li> <li>• The amount received will be adjusted for any benefits paid, any loans and withdrawals, and may have tax implications.</li> </ul>

\*Guarantees are backed by the claims-paying ability of the issuing company.

**Jeffrey, age 70, and Anne, age 60, are in good health, active, and financially secure thanks to Jeffrey's retirement income.**

Jeffrey wants to help make sure that, should he need long-term care or pass away, he can give Anne an opportunity to protect her retirement income.

After talking with his financial advisor, Jeffrey decided to move \$113,438.90 into a single premium payment Lincoln *MoneyGuard*® Reserve policy with the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider. (A similar type of policy can also be put in place for Anne.) Here's how it could help Jeffrey and Anne:



If Jeffrey needs long-term care	If he doesn't need long-term care	If he changes his mind
<ul style="list-style-type: none"> <li>• Jeffrey will get up to \$67,344 every year (\$5,612 per month) for six years to reimburse qualified long-term care costs.</li> <li>• The total reimbursement could be up to \$404,064, income tax-free.</li> </ul>	<ul style="list-style-type: none"> <li>• Anne would receive a \$134,688 income tax-free death benefit. If Jeffrey uses only a portion of the death benefit for long-term care, the remaining portion will pass to Anne income tax-free, minus any loans or withdrawals.</li> </ul>	<ul style="list-style-type: none"> <li>• He simply needs to request a return of his original premium in writing. The money returned will be adjusted for any loans, withdrawals, or benefits paid, and may have tax implications.</li> </ul>

# Lincoln MoneyGuard® Reserve: It can help you leverage your assets.

This hypothetical example shows how Lincoln MoneyGuard Reserve may help pay for long-term care costs, while helping to leverage your retirement assets.

Naturally, if your health status, age, or gender are different from these examples, your actual benefit amounts may be different as well. (In Montana, gender will not affect rates).



◀ **During a long career as a symphony conductor, 62-year-old Gloria has been able to accumulate a retirement portfolio of \$7 million.** As a healthy nonsmoker, she wants to maintain her good lifestyle throughout retirement. She would also like to leave money to her beneficiaries and establish a scholarship program for students who want to pursue a career in the performing arts.

After talking with her advisor about her long-term care and life insurance needs, Gloria decided to move \$250,000 as a single premium payment into a Lincoln MoneyGuard Reserve policy with the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider.

If Gloria needs long-term care	If she doesn't need long-term care	If she changes her mind
<ul style="list-style-type: none"> <li>• Gloria will get up to \$226,080 every year (\$18,840 per month) for six years to reimburse qualified long-term care costs.</li> <li>• The total reimbursement could be up to \$1,356,495 income tax-free.</li> <li>• She still has money in her portfolio to leave to her beneficiaries or to fund the scholarship program.</li> </ul>	<ul style="list-style-type: none"> <li>• In addition to money remaining in Gloria's own portfolio, the scholarship fund could receive the \$452,165 death benefit, minus any loans or withdrawals.</li> </ul>	<ul style="list-style-type: none"> <li>• Gloria would receive her original \$250,000 single-premium payment, minus any loans, withdrawals, or benefits paid. This may have tax implications.</li> </ul>



## Is Lincoln *MoneyGuard*<sup>®</sup> Reserve right for you?

It makes sense to seek to protect your retirement assets from an unexpected expense, such as the need for long-term care.

How much of your retirement income would you like to protect from the risk of long-term care expenses? \_\_\_\_\_

How many years would you like to have long-term care reimbursements available to you? \_\_\_\_\_

Do you have cash reserves set aside for long-term care?  Yes  No

What percentage of those reserves would you like to leverage to give you more money for long-term care costs should you need them?  
\_\_\_\_\_ %

Note that we are soliciting the sale of a life insurance product and a licensed insurance agent will contact you.



*A Lincoln®*

## A tradition of integrity

At Lincoln Financial Group, we have a 100-year heritage of helping people find solutions to their financial challenges—with the same honesty, integrity, and responsibility that you'd expect from our namesake. It's a legacy that we proudly and respectfully continue each day. We believe our continued commitment to strength and stability is indispensable to who we are and critical to your confidence in us. We are a leader in identifying and delivering sophisticated financial strategies and product solutions for the creation, protection, and enjoyment of wealth. We are committed to helping clients redefine their retirement because we don't believe retirement is an end—it's an opportunity for everyone to start doing what they were meant for all along.

### The strength of Lincoln Financial Group® affiliates

A company's promises are only as strong as its reputation, integrity, and financial strength. Lincoln Financial Group® affiliates have consistently received high marks from independent evaluators including: A.M. Best, Fitch, Moody's, and Standard & Poor's.

	The Lincoln National Life Insurance Company	Lincoln Life & Annuity Company of New York
A.M. Best	<b>A+</b> (2nd highest of 16)	<b>A+</b> (2nd highest of 16)
Fitch	<b>AA</b> (3rd highest of 21)	<b>AA</b> (3rd highest of 21)
Moody's	<b>Aa3</b> (4th highest of 21)	<b>Aa3</b> (4th highest of 21)
Standard & Poor's	<b>AA</b> (3rd highest of 21)	<b>AA</b> (3rd highest of 21)

These ratings apply only to the company's claims-paying ability and do not imply approval of the product. As of July 28, 2008, these ratings represent the most recently affirmed ratings by the respective agencies. Individual issuing companies are separately responsible for satisfying their own financial and contractual obligations.

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

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### Important disclosures. Please read.

Lincoln *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 money back guarantee is provided by the Return of Premium Rider (ROPR), which may be included at issue on single premium and certain flexible premium policies. The amount of premium returned is adjusted for any benefits paid, any loans or withdrawals taken, and it may have tax implications. The cost of 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.** The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider 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 on Rider Form LR850 (10/07) or LR850F (10/07). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider (CCBR) Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider (ROPR) Form LR850 (10/07). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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Hello future.®