

# One policy—with three ways to help prepare you for what lies ahead

*MoneyGuard*® Reserve: One simple solution

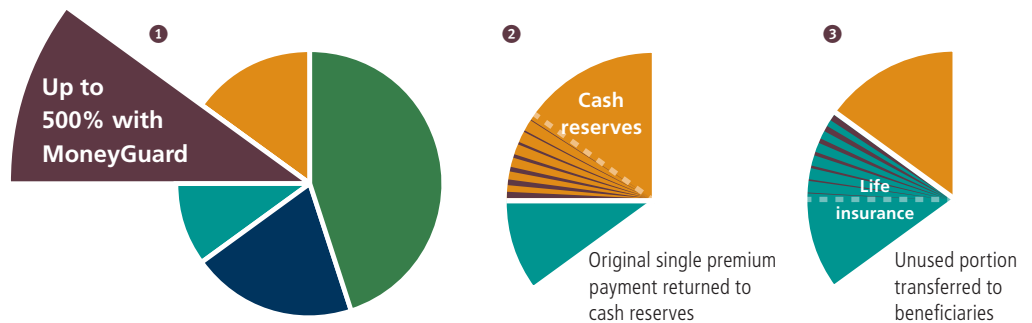
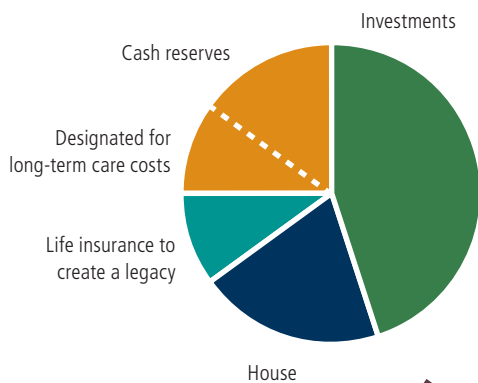
## How *MoneyGuard* Reserve can help you

A universal life insurance policy from **The Lincoln National Life Insurance Company**, *MoneyGuard* Reserve, together with its riders, provides benefits you can tap to reimburse long-term care costs, protecting assets you've set aside for retirement. It offers a simple solution that makes sense for today and for tomorrow.

Preparing for the possibility of long-term care isn't just a health issue. It can impact the security of your entire portfolio and retirement income.

A typical portfolio includes investments for growth and income; life insurance to provide for heirs; and assets reserved for financial emergencies, including medical or long-term care costs.

By simply repositioning the cash reserves designated for long-term care into a *MoneyGuard* Reserve policy, you immediately help increase the protection for the rest of your portfolio from the challenge of these possible costs.



- 1** In many cases *MoneyGuard* Reserve offers you greater leverage for the money you have saved for long-term care costs, significantly increasing your ability to meet extensive long-term care expenses. Note that long-term care benefits are reduced by any loans or withdrawals.
- 2** *MoneyGuard* Reserve provides a money-back guarantee on policies funded with single premiums that will return your original premium payment at any time you 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.
- 3** *MoneyGuard* Reserve provides income tax-free long-term care reimbursements to you. Your policy will pay for qualified long-term care services if a physician certifies that you are chronically ill and care is provided under a care plan prescribed by your physician.<sup>1</sup> *MoneyGuard* Reserve also efficiently passes any unused portion income tax-free to your beneficiaries through a death benefit.

## How one premium payment of \$100,000 provides three valuable options for the future

Take a look at Nancy, a hypothetical client. She's 65 years old, a nonsmoker in good health.

Through *MoneyGuard*® Reserve, Nancy is prepared for three possibilities. And all of the outcomes are fully guaranteed by the claims-paying ability of The Lincoln National Life Insurance Company:

Long-term care coverage	Money back guarantee	Income tax-free death benefits
<p><b>Reimbursement for long-term care \$83,203 x 6 years = \$499,218</b></p> <p>If Nancy needs long-term care, she'll get up to \$83,203 each year for six years to reimburse monthly long-term care costs (that's a maximum of \$6,934 per month). And she'll receive these benefits—up to a total of \$499,218—income tax-free. That's nearly 500% of her original premium payment.</p>	<p><b>\$100,000 returned to you</b></p> <p>If Nancy decides she wants her money back, she only needs to notify us in writing and we'll mail her a check for her original single premium payment, no questions asked. The amount received is adjusted for any benefits paid, loans and withdrawals taken, and a portion of the money returned may have tax implications.</p>	<p><b>\$166,406 paid to your beneficiaries</b></p> <p>If Nancy never needs long-term care, <i>MoneyGuard</i> Reserve will provide her loved ones with a \$166,406 income tax-free death benefit. If she only uses a portion of the death benefit for long-term care, the remaining portion passes income-tax free to her beneficiaries.</p>

Nancy's policy included the four-year Extension of Benefits rider.

If your age, gender, or health are different from Nancy's, your actual benefit amounts will also differ (unisex rates apply in Montana).

**If you have questions about *MoneyGuard* Reserve, your financial advisor or insurance agent can address them. Note that we are soliciting the sale of a product and an insurance agent will contact you.**

Nancy receives long-term care reimbursements income tax-free under IRC Section 104(a)(3). Her beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

### 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.** The Policy, including the Convalescent Care Benefits Rider and Extension of Benefits Rider, has limitations, exclusions, and reductions. For cost and complete details of coverage, contact your financial advisor or insurance agent.

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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. Your representative/insurance agent will provide you with an Outline of Coverage that is specific to your state. Not for use in NY.

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