

Lincoln MoneyGuard® II leverage chart

Single premium

with Couples Discount and 80% (basic) return of premium option

Female \$100,000 — single premium				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 3%	\$161,329	\$1,702,037	\$21,928
45	6 year 3%	\$148,045	\$1,561,889	\$20,122
50	6 year 3%	\$143,682	\$1,127,942	\$14,531
55	6 year 3%	\$130,662	\$884,805	\$11,399
60	6 year 3%	\$118,149	\$690,148	\$8,891
65	6 year 3%	\$113,600	\$516,995	\$6,661
70	6 year 3%	\$113,600	\$350,702	\$4,518
75	6 year level	\$113,600	\$274,773	\$3,816

Male \$100,000 — single premium				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 5%	\$134,202	\$3,213,158	\$39,366
45	6 year 5%	\$121,421	\$2,277,825	\$27,907
50	6 year 5%	\$121,518	\$1,786,161	\$21,883
55	6 year 5%	\$106,400	\$1,203,695	\$14,747
60	6 year 5%	\$106,400	\$904,667	\$11,083
65	6 year 3%	\$106,400	\$656,573	\$8,044
70	6 year 3%	\$106,400	\$446,507	\$5,752
75	6 year 3%	\$106,400	\$324,107	\$4,176

Flexible premium

with Couples Discount and 80% (basic) return of premium option

Female \$100,000 — 10 pay				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 3%	\$125,865	\$1,327,888	\$17,107
45	6 year 3%	\$115,501	\$1,051,129	\$13,542
50	6 year 3%	\$113,600	\$879,983	\$11,337
55	6 year 3%	\$113,600	\$690,294	\$8,893
60	6 year 3%	\$113,600	\$538,425	\$6,937
65	6 year 3%	\$113,600	\$403,340	\$5,196
70	6 year level	\$113,600	\$286,905	\$3,985
75	5 year level	\$103,092	\$171,820	\$2,864

Male \$100,000 — 10 pay				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 5%	\$106,400	\$2,506,800	\$30,712
45	6 year 5%	\$106,400	\$1,777,090	\$21,772
50	6 year 5%	\$106,400	\$1,393,514	\$17,073
55	6 year 3%	\$106,400	\$939,084	\$11,505
60	6 year 3%	\$109,931	\$642,144	\$8,273
65	6 year 3%	\$106,400	\$508,419	\$6,550
70	6 year 3%	\$106,400	\$348,350	\$4,488
75	6 year level	\$88,055	\$264,165	\$3,669

Insurance products issued by:
The Lincoln National Life Insurance Company

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¹The money returned will be adjusted for any loans, withdrawals and benefits paid, and may have tax implications. Rider contains complete terms and conditions. If surrendered before the planned premiums are paid, the surrender value will be paid. Option 2 provides lower benefit payments than Option 1. Once chosen, you cannot change the return of premium option. Choice of option must be made at purchase.

²The death benefit will be reduced by any loans, withdrawals and benefits paid.

³Only applies to care received in a nursing home or assisted living facility.

*Benefit periods: "5 year" represents a 3-year Long-Term Care Acceleration of Benefits Rider (LABR) and 2-year Long-Term Care Extension of Benefits Rider (LEBR); "6 year" represents 2-year LABR and 4-year LEBR; "7 year" represents 3-year LABR and 4-year LEBR.

Note: In Montana, neither gender nor marital status can be used to determine the premium.

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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Order code: MGR-ADV2-FLI007



You're In Charge®

Lincoln MoneyGuard® II features and benefits

Two return of premium options¹

1. Your clients may maximize their long-term care benefits (basic return of premium option), or
2. Maximize their return of premium up to 100% after 5 years for an additional cost (vested return of premium option)

Flexible premium payment options to fit your clients' financial plans

No deductible or waiting period for long-term care benefits to begin

An income tax-free death benefit to help protect your clients' legacy²

Streamlined underwriting with no medical exams or lab tests required

International benefits if qualified long-term care is needed while they're abroad³

Complete the information below, so we can customize a proposal that reflects your client's scenario.

Full name _____ Date of birth _____

State of residence _____

Premium _____ or Monthly LTC benefit desired _____

Single Couples Discount Premium payments (1 through 10 years) _____

Return of premium: 80% (basic) 100% (vested)

For more information, contact your Lincoln representative.

Issuer: The Lincoln National Life Insurance Company, Fort Wayne, IN

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

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.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policy: 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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