



Take control of your long-term care plans

MoneyGuard Fixed Advantage®

Universal life insurance policy with a long-term care rider

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

Insurance products issued by:
The Lincoln National Life Insurance Company

For use with the general public. The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

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The flexibility to plan long-term care your way

You've worked hard to get here, creating a path to the retirement and future you envision. You built your financial plan to prepare for life's milestones, creating a level of confidence that addresses variables you can control while protecting against those you can't.

When it comes to long-term care planning, it's about more than setting aside a pool of money for future care. It's about building a tax-efficient, dedicated funding source that puts you in control with a plan to keep you on your path.

Long-term care planning is a long-term commitment you make for your future and your loved ones.

LTC planning **detours**

Cash savings

RISK: May not keep up with inflation or rising cost of care.

Investment portfolio

RISK: May not be a tax-efficient solution. Potential timing risk due to market volatility.

Health insurance

RISK: Does not cover LTC expenses.


Medicare or Medicaid


RISK: Limited coverage that lacks personal choice.

Trust an LTC solution that helps you stay on a path to the future you've planned with *MoneyGuard Fixed Advantage®*.


MoneyGuard Fixed Advantage[®]


Control and flexibility in LTC funding

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Guaranteed tax-free long-term care benefits¹
Protect your portfolio with a guaranteed, tax-efficient funding source for long-term care (LTC) expenses.
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Benefit payment choice
The flexibility to choose at the time of first claim how you receive benefit payments using reimbursement (direct to provider) or indemnity.²

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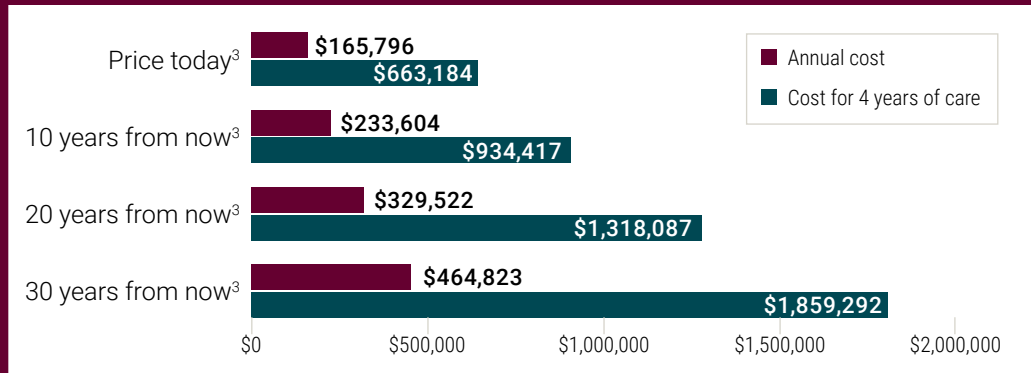
Flexibility and control
Once qualified, you have access to a broad range of covered services to support changing care needs, with no elimination period.
- 

Legacy protection
If care is not needed, leave a meaningful legacy through an income tax-free death benefit.

¹ Assuming all premiums are paid on-time, no post-issue loans, withdrawals increases or decreases. LTC benefits are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Please consult an independent tax professional.
² You choose reimbursement or indemnity at time of first LTC Claim with that choice being irrevocable (this remains for future claims).



Understand the costs of care today to better plan for tomorrow



Projection is for 10 hours Home Health Aide with Registered Nurse visit per day. Assumes national averages and projection of 3.5% annual increase.
³ LTCG, "2023 Lincoln Financial Cost of Care Survey," March 2024, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Secure tax-efficient advantages for LTC protection

MoneyGuard Fixed Advantage® offers flexibility and options while protecting you from the impact of a long-term care event.¹

Here's how it works for you

MoneyGuard Fixed Advantage

Your policy is personalized to meet your funding needs. All scheduled payments are guaranteed and will never increase.

If you do need care

OR

If you don't need care

LTC benefit

A tax-free, guaranteed funding source for LTC expenses.² At first long-term care claim, choose to receive your benefit payments by reimbursement or indemnity.³

Death benefit

Your beneficiaries receive an income tax-free death benefit.⁴

And, if you change your mind, you're able to get money back with Return of Premium options.⁵



Our zero-day elimination period gives you access to your benefits sooner without incurring out-of-pocket costs, once qualified.

¹ For policyholders to access their long-term care benefits, a licensed health care practitioner must certify that they are chronically ill and unable to perform at least 2 activities of daily living (bathing, continence, dressing, eating, toileting, transferring) for at least 90 days. ² Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases. Premiums are split between life insurance and long-term care. The LTC portion of your premium may be tax deductible. ³ LTC benefits are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Please consult an independent tax professional. ⁴ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). ⁵ Two options are available; a 70% return of premium, or a 100% return of premium, subject to an 11-year vesting period. The 70% option provides higher benefit amounts. The return of premium option must be chosen at purchase and cannot be changed once selected. Long-term care benefits and death benefit will be reduced if any withdrawals or loans are taken. Taking loans or withdrawals may jeopardize your policy's performance and guarantees. The surrender charge duration is 15 years, and is per thousand dollars of Specified Amount. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made.

Choose your care preferences before the unexpected

If you need care

Most long-term care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL), such as:

Eating	Dressing	Transferring
Bathing	Toileting	Continence

When you're eligible for benefits

MoneyGuard Fixed Advantage helps you cover LTC expenses if you lose the ability to independently perform at least two Activities of Daily Living for at least 90 days, or if you require substantial supervision due to a severe cognitive impairment.¹



Covered services

If care is needed, you have the flexibility to choose between reimbursement or indemnity benefits at the time of the first LTC claim.¹ Once qualified, reimbursement benefits reimburse for qualified expenses with the option to have Lincoln Financial pay care providers directly. Indemnity benefits provide monthly payments to you with no requirement to submit bills or receipts. The indemnity choice option provides 80% of the reimbursement Monthly Maximum Benefit Amount. Once you choose how you'll receive benefits, it cannot be changed.



IN-HOME CARE

For assistance in your home



ASSISTED LIVING

For assistance in a facility with a social environment




NURSING HOME CARE

When more skilled care services are needed



ALTERNATIVE CARE SERVICES²

For care needs not covered by traditional services or options that may evolve in the future.



Additional care options

Including non-continual services, adult day care, hospice and bed reservation, respite care, caregiver training³ and care planning services.

¹ Subject to a licensed health care professional's plan of care. Recertification of your benefit eligibility is required at least annually. If indemnity is selected, your total long-term care benefits will not be impacted by the decision. See illustration for more information on claim payment options.

² Qualified long-term care services that are not covered under any other provision but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement.

³ These services must be provided as an alternative to services otherwise covered. Lifetime caregiver training benefit limit is \$500.

Guaranteed benefits for LTC expenses



With income tax-free long-term care benefits,¹ legacy protection and choices, you can feel in control and prepared for the challenges that life brings.

Flexible funding options

Fund on a one time basis or over time.

Benefits sooner

No elimination period for any type of care, which lets you access your benefits quickly, once qualified.

Couples discount²

You and your partner each get a discount just for being together.

Inflation protection³

Your benefits can be adjusted to grow over time, and 3% or 5% compound growth options are available for an additional cost.

Benefit Transfer Rider⁴

Gives your beneficiary the option to increase their benefits or take a legacy payout.

¹ Long-term care benefits are generally income tax-free under IRC Section 104(a)(3). Premiums are split between life insurance and long-term care. The LTC portion of your premium may be tax deductible. Please consult an independent tax professional.

² Couples discount applies if you are legally married (traditional or same sex) or are part of a civil union or domestic partnership or are in a common-law marriage as recognized in the state of issue. In Montana, you receive a couples discount underwriting class if you have a partner. A partner is the one person with whom you share a common permanent residence. Please see the *MoneyGuard*® Application For Individual Life Insurance and Individual Long-Term Care – Part I for complete definition.

³ Available for an additional cost.

⁴ All policies include the Benefit Transfer Rider at issue for no additional cost. This rider provides beneficiaries, who are also the Insured on a separate policy with BTR, the ability to increase their benefits using a portion of or all of their death claim proceeds. Benefits can be utilized without needing to go through Underwriting. To use the Benefit Transfer Rider, both the insured and beneficiary must be included on existing policies, the rider must be active on both policies, and the beneficiary must be the insured on their policy.

Plan now for the future

Your care, your way¹

You have access to care planning resources to help create a plan that meets your unique preferences before you need care.



Find service providers



Understand the options
and cost of care



Access support
and resources

¹ Subject to a licensed healthcare provider's plan of care.

² Lincoln MoneyGuard® solutions and predecessors have been sold since 1988. The Lincoln National Life Insurance Company was established in 1905. ³ Lincoln Financial, Lincoln Financial Group Reports 2024 First Quarter Results, Radnor, PA, May 2, 2024, press release, <https://www.lincolnfinancial.com/pbl-static/pdf/IR--Earnings-1Q2024-Conference--press-release--PDF.pdf>. Includes customers of all Lincoln National Corporation-affiliated companies.

By your side every step of the way

Lincoln's commitment to evolving with a digital-first approach helps ensure you feel confident every step of the way.

Streamlined underwriting process

No medical exams or labs required, plus you have the opportunity to obtain real-time approval.

Digital-first approach

Online underwriting interviews and fully electronic policy delivery for added convenience.

Online policy management tools

Electronic capabilities like eBill, ePay, and online viewing of statement and confirmations.

Enhanced claims process

Online claim notification, status tracking and access to documents.



The Lincoln advantage

We've remained committed to helping clients prepare for long-term care expenses. With Lincoln, you'll know you have more than a century of financial strength working for you.

35+
YEARS

of commitment in
LTC solutions²

SINCE
1905

Helping protect
what matters
most

17
MILLION

Serving
approximately 17
million customers³



Your tomorrow.
Our priority.™

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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Take the next step for a tax-efficient future by putting *MoneyGuard Fixed Advantage®* to work for you.

Important information

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MoneyGuard Fixed Advantage® (2025) is a universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) is included in the policy cost; additional cost applies for Graded option (2). Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in-force. The policy and rider are subject to medical underwriting. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

MoneyGuard Fixed Advantage® (2025) is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC24-MG893/24-MG893 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC24END-10538/END-10538; Long-Term Care Benefits Rider (LTCBR) on form ICC24LTCBR-897/LTCBR-897; Benefit Transfer Rider on form ICC24BTR-900/BTR-900.

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available by law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within six months preceding the issue date.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

In most cases, based on our understanding of applicable law, the policy will be a Modified Endowment Contract (MEC) as defined in section 7702A of the Internal Revenue Code. Distributions from a MEC may be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policyowner reaches age 59½.

All guarantees and benefits of the insurance policy are the responsibility 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.

Product not available in New York. Check state availability.