

Single Premium

MoneyGuard® Reserve Fact Sheet

Strong benefits that work together

- Life insurance protection under a universal life insurance policy issued by **The Lincoln National Life Insurance Company**
- Long-term care coverage to help reimburse future expenses
- Asset protection

Rather than self-insuring the long-term care risk, you can reposition a portion of your assets into a *MoneyGuard* Reserve policy. It can help you get more for your long-term care dollar and be tax-smart about long-term care through income tax-free benefits, or you can get your money back if you don't need the policy.

The single premium policy through *MoneyGuard* Reserve may help secure your retirement income against long-term care risks and provides a lifetime money back guarantee.

- You have the comfort of knowing that *MoneyGuard* Reserve can cover the cost of long-term care without burdening your family.
- If you never need long-term care, the death benefit will be passed on to loved ones.
- Includes a money back guarantee. By funding your policy with a single premium payment, you can request a return of your money at any time. The amount returned will be adjusted for any loans, loan interest, withdrawals, and benefits paid. A portion of the amount returned may have tax implications. This and all guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company.
- Control your benefits, including the amount and duration of coverage.
- Only pay for the benefits you want. You can choose to accelerate your specified amount of death benefit with the Convalescent Care Benefits Rider (CCBR) and state variations thereof, and continue long-term care benefits with the addition of the Extension of Benefits Rider (EOBR) if the entire specified amount of death benefit has been exhausted.
- Protection against inflation. You can elect to have your long-term care benefit increase on each policy anniversary by a simple or compound amount. These increases apply to long-term care benefits under the base policy (not available in all states) and the EOBR, but do not apply to the death benefit.
- Even if you use your entire specified amount of death benefit to cover long-term care expenses, Lincoln will pay a residual death benefit equal to 10% of your initial specified amount adjusted by loans, loan interest, and withdrawals.

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. Two-year suicide and contestability provisions apply (one-year in some states). Long-term care reimbursements are income tax-free under IRC Section 104(a)(3). Beneficiaries receive death benefits income tax-free under IRC Section 101(a)(1).

This material was prepared to support the promotion and marketing of a universal life insurance product. Neither The Lincoln National Life Insurance Company, its distributors, nor their respective employees and representatives/insurance agents provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

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 are subject to state availability. Not for use in MA and NY.



Fast facts about your *MoneyGuard*® Reserve single premium policy

Coverage

MoneyGuard Reserve is a universal life insurance policy funded with a single premium payment.

Issue ages and classes

Ages 30–80 (age last birthday)
Nonsmoker and smoker

Minimum specified amount
\$25,000*

Maximum specified amount
\$500,000 with 2 year CCB
\$750,000 with 3 year CCB

Benefit period options

2 years (2+0)
3 years (3+0)
4 years (2+2)
6 years (2+4)
5 years (3+2)
7 years (3+4)

Deductible period
90 days

Guaranteed interest rate
4%

*May vary by state.

Qualified long-term care benefits include:

- Home healthcare
- Assisted living
- Nursing home
- Adult daycare
- Personal care services
- Hospice services
- Alternative care services

Expenses are reimbursed up to 100% of monthly maximum for all levels of care.

Convalescent Care Benefits Rider (CCBR)

This rider allows us to accelerate the specified amount of death benefit to pay for covered long-term care expenses. Benefits may be paid over 24 or 36 months.

Extension of Benefits Rider (EOBR)

This rider extends benefits after the entire specified amount of death benefit has been used to pay the long-term care expenses. You may choose an additional two or four years of benefit payments.

Inflation protection

There are two types of inflation protection available, simple or compound.

	CCBR	EOBR
Simple	3%	3%
Compound	2%	5%

You must have the same type of inflation protection under both coverages, i.e., both simple or both compound. Inflation protection is subject to state availability.

Return of Premium Rider (ROPR)

The amount of premium returned will be the greater of the cash surrender value or 100% of the initial premium paid less any loans, loan interest, or withdrawals taken from the policy or long-term care benefits paid.

Where available, the CCB, EOBR, and Inflation Protection can be purchased for an additional cost.

Residual death benefit

If your entire specified amount of death benefit has been used to pay to long-term care, *MoneyGuard* Reserve will pay your beneficiary a residual death benefit. At the time you purchase the policy, the benefit is equal to 10% of the initial death benefit. The residual death benefit will be adjusted by 10% of any loans, loan interest, withdrawals, or loan repayments.

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Not a deposit	Not FDIC-insured	Not insured by any federal government agency	Not guaranteed by any bank or savings association
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