



Who are your clients?

When it comes to Lincoln *MoneyGuard*[®] solutions, they are already in your book of business

What would your clients do if their health suddenly changed?

Take a look at four Lincoln *MoneyGuard* client profiles with the flex-pay options that may work best.

Cash-strong clients, age 60 plus

- Can contribute \$50,000 to \$500,000 in premiums
- Single- to 3-pay premium

They're selling a business, their home or may have CDs about to mature.

Clients: _____

Retirees looking to reposition assets or disposable income

- Can contribute \$5,000 to \$50,000 in annual premiums
- 3- to 10-pay premium*

They are concerned about the risks of long-term care, and have assets or income streams that may help defer that risk.

Clients: _____

Pre-retirees, ages 50 to 65

- Can contribute \$5,000 to \$50,000 in annual premiums
- 5- to 15-pay premium

They have a date with retirement and the cash flow to put into a long-term care policy for wealth protection.

Clients: _____

Young professionals, ages 40 to 55

- Can contribute \$5,000 to \$50,000 in annual premiums
- May receive an annual bonus
- 5- to 25-pay premium†

They are concerned about long-term care for a parent and the impact it may have on their own wealth, or want to get an early start on protecting themselves.

Clients: _____

Let's customize a plan. Ask your client these questions, and we'll get started.

Will they supplement their healthcare protection from cash savings or cash flow?

- Is your client married or single?
- What is their local cost of care?

*Payment options up to 9 years at age 73, graded down by one year at each subsequent age, to 3 years at age 79.

†25-pay is only available to clients, age 40. After age 40, this option grades down by one year at each subsequent age.

Note: In New York, flexible premium options are paid annually and available for 3, 5, 7 or 10 years.

Insurance products issued by: The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York

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For more information about Lincoln *MoneyGuard*[®] solutions, contact your Lincoln representative.

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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You're In Charge[®]

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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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. Accelerated death benefits may be taxable and may affect public assistance eligibility.

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Policies:

Lincoln *MoneyGuard*[®] Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05). Only available in NY.

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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