PLANNING FLEXIBILITY

Benefits if your client needs long-term care

Income tax-free reimbursements for qualified long-term care expenses[1]

Leverage long-term care dollars—getting more for their money if they need care.

OR

A benefit if they don't

An income tax-free death benefit[2]

The death benefit is reduced by loans, withdrawals, and benefits paid.

Leave a legacy to their loved ones if they don't need care.

OR

Return of premium options

Option 1 (Base)
Choose to maximize the long-term care benefits
A return of 80% of paid premiums is available once all planned premiums are paid.[3]

OR

Option 2 (Graded)
Choose to maximize the return of premium
100% return of premium is available after year 5 provided all planned premiums are paid; additional cost applies.[3]

Choose from options for more benefits or more liquidity.

[1]LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).
[2]Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).
[3]Through the Value Protection Rider available at issue. The 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 1 provides higher LTC and death benefit amounts than Option 2.

PLANNING FLEXIBILITY

Nancy

Age 60
Qualifies for the Couples Discount

Concerns

Could an illness deplete her savings?

She purchases

$100,000 Lincoln *MoneyGuard*® II policy with a 2-year Long-Term Care Acceleration of Benefits Rider (LABR) and a 4-year Long-Term Care Extension of Benefits Rider (LEBR)

OPTIONS FOR PLANNING

One $100,000 premium

Lincoln *MoneyGuard*® II

$478,956

income tax-free reimbursements
for qualified LTC expenses[1]
Max of $6,652/month; $79,826/year

OR

$159,652

income tax-free death benefit[2]

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

OR

Graded option

$100,000

Full return of premium is available after year 5, provided all planned premiums are paid.[3] The money returned will be adjusted for any loans, withdrawals and benefits paid, and will have tax implications.

Hypothetical example only. Benefit amounts will vary by client's age and gender except where gender is not allowed as a factor. Assumes no inflation protection purchased.

[1]Reimbursements for qualified LTC expenses are generally income tax-free under IRC Section 104(a)(3).

[2]Income tax-free death benefit would be reduced by any loans, withdrawals and benefits paid. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

[3]Through the Value Protection Rider available at issue. The 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. 100% return of premium is available after year 5 provided all planned premiums are paid, additional charge applies.

Vesting schedule

Year 1: 80%	Year 4: 92%
Year 2: 84%	Year 5: 96%
Year 3: 88%	Year 6: 100%