



Lincoln
Financial GroupSM

FOR LIFE

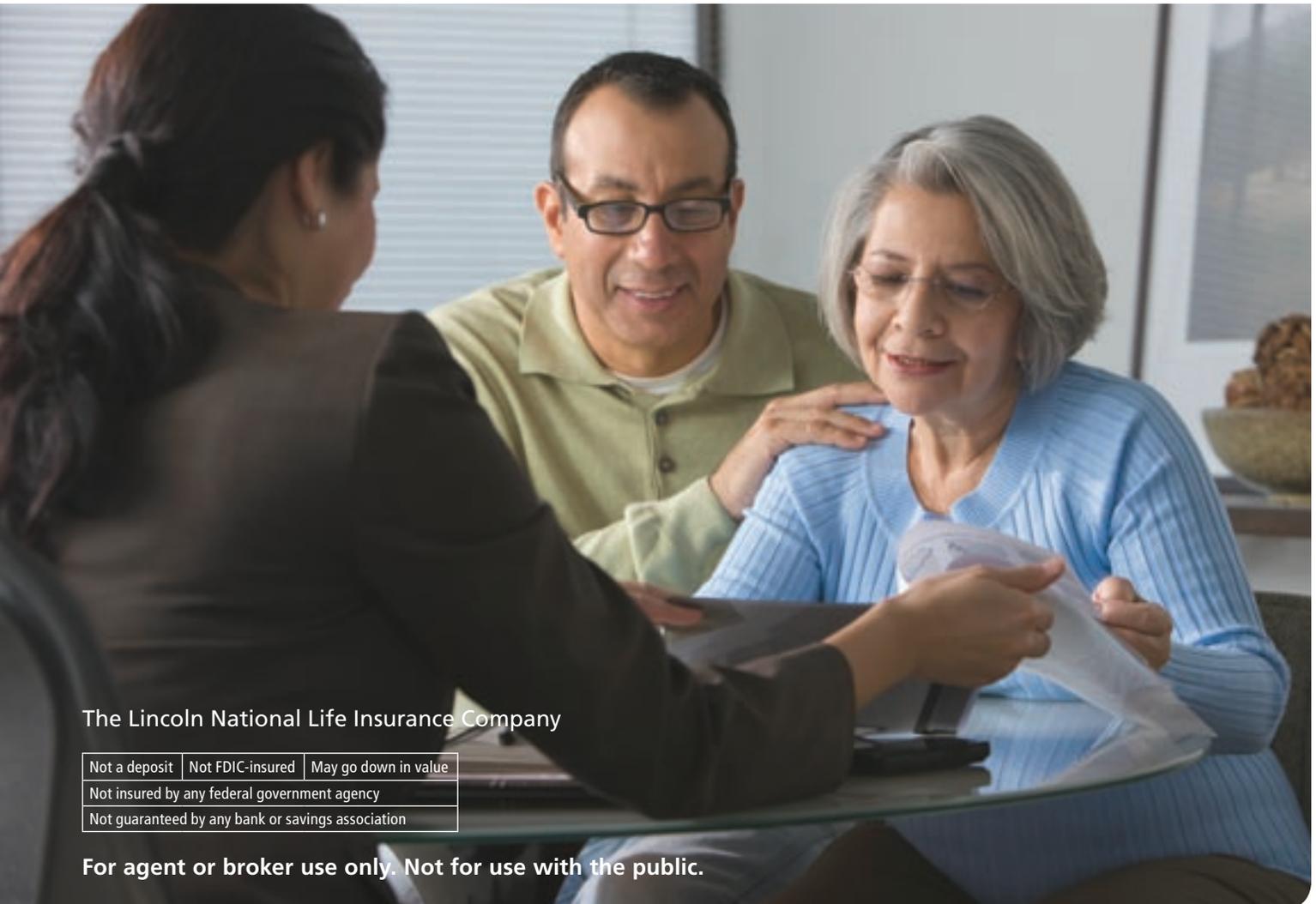
Universal Life Insurance

Lincoln *MoneyGuard*[®] Reserve Plus

Long-term care funding

Guide to identifying potential clients

Hello future.[®]



The Lincoln National Life Insurance Company

Not a deposit | Not FDIC-insured | May go down in value

Not insured by any federal government agency

Not guaranteed by any bank or savings association

For agent or broker use only. Not for use with the public.

Determining who could benefit from Lincoln *MoneyGuard*® Reserve Plus

There are five key categories of clients who should consider long-term care expense risk. This guide will help you understand these client segments, their perceptions, and their concerns, so that you can address their needs in your long-term care discussions.

Five client categories



Single females



Those retired or approaching retirement

	50–80	50–65
Ages	50–80	50–65
Assets	<ul style="list-style-type: none"> Additional cash reserves, CDs, money markets, annuities not used to supplement income 	<ul style="list-style-type: none"> Additional cash reserves, CDs, money markets, annuities not used to supplement income Sufficient retirement income
Perceptions/concerns to listen for	<ul style="list-style-type: none"> “I don’t know who will take care of me.” “I don’t want to be a burden on other family members.” “I want to know I’m prepared if I need LTC.” “I have family or friends who had to use LTC.” 	<ul style="list-style-type: none"> “I have savings to use for LTC.” “I’m worried about exposure to market volatility and rising healthcare costs.”
Why Lincoln <i>MoneyGuard</i> Reserve Plus	<ul style="list-style-type: none"> Assets can be leveraged to gain tax-advantaged LTC benefits, so her money lasts longer. It helps protect other assets and retirement income. The client has the assurance of having a policy should LTC be needed. It can alleviate the concern of being a burden and help the client maintain financial independence. 	<ul style="list-style-type: none"> It helps protect cash reserves and other assets from LTC expenses. By providing asset leverage and tax efficiency, it’s a smarter use of money allocated for LTC expenses. The inflation option can help address concerns of rising healthcare costs and market exposure. International benefits are available if spending time abroad.

Client name	Age	Client name	Age

By having long-term care discussions with your clients, you can help them prepare for important issues, including where to receive LTC assistance, who the decision-makers are, and how to cover the costs.

For more information, contact your Lincoln MoneyGuard® Plus representative.



Older clients



High net worth individuals



Executives or top earners

70–80	35–80	45–65
<ul style="list-style-type: none"> <input type="checkbox"/> Cash reserves set aside for LTC costs 	<ul style="list-style-type: none"> <input type="checkbox"/> \$3 million or more 	<ul style="list-style-type: none"> <input type="checkbox"/> Sustainable retirement portfolio <input type="checkbox"/> Bonus money or commissions available to fund protection for LTC expenses
<ul style="list-style-type: none"> <input type="checkbox"/> "I have some savings for LTC expenses, but I do not want to deplete all of these assets." <input type="checkbox"/> "I want to leave some money to my children. I don't want to have to use it all for my care." <input type="checkbox"/> "I wish I had bought LTC insurance earlier. It's too expensive now." 	<ul style="list-style-type: none"> <input type="checkbox"/> "I have enough money to pay for LTC needs." <input type="checkbox"/> "I don't like insurance." 	<ul style="list-style-type: none"> <input type="checkbox"/> "Taxes are a big deal for me." <input type="checkbox"/> "I've saved a lot. I want to protect those savings." <input type="checkbox"/> "I earn a nice bonus. I want to be sure to spend it wisely."
<ul style="list-style-type: none"> <input type="checkbox"/> There's no deductible/elimination period. <input type="checkbox"/> It helps protect the retirement portfolio and estate assets designated for heirs. <input type="checkbox"/> It can allow the client to have more than what cash reserves could provide for LTC expenses. <input type="checkbox"/> It provides tax advantages. <input type="checkbox"/> Unlike LTC planning that relies on cash reserves that can be depleted, it offers the client more freedom of choice for LTC. <input type="checkbox"/> It can eliminate the concern of potentially living in a public LTC facility. 	<ul style="list-style-type: none"> <input type="checkbox"/> It's a smarter way to allocate LTC dollars because it offers tax efficiencies and asset leverage. <input type="checkbox"/> Some of the risks of exposure to LTC expense are off-loaded to Lincoln. <input type="checkbox"/> It helps avert conflicts of interest. Children don't have to choose between the quality of LTC and their inheritance. 	<ul style="list-style-type: none"> <input type="checkbox"/> It offers tax advantages and asset leverage. <input type="checkbox"/> The inflation option can help address concerns of rising healthcare costs and market exposure. <input type="checkbox"/> Younger, healthy clients appreciate cost efficiencies when buying protection from LTC expenses. <input type="checkbox"/> Flexible and single premium options are available. <input type="checkbox"/> It features a money back guarantee.

Client name	Age	Client name	Age	Client name	Age

What clients could benefit from Lincoln *MoneyGuard*[®] Reserve Plus?

Single females, ages 50–80

Those retired or approaching retirement, ages 50–65

Older clients, ages 70–80

High net worth individuals, ages 35–80

Executives or top earners, ages 45–65

Hello future.[®]

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

©2011 Lincoln National Corporation

www.LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN1101-2050142

PDF 7/11 Z05

Order code: MGR-PRO-FLI001

11-003726



Lincoln
Financial GroupSM

Lincoln *MoneyGuard*[®] Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) 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 Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or 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/or reductions.

Lincoln *MoneyGuard*[®] Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy

Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by 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 and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability

For agent or broker use only. Not for use with the public.