



FOR LIFE

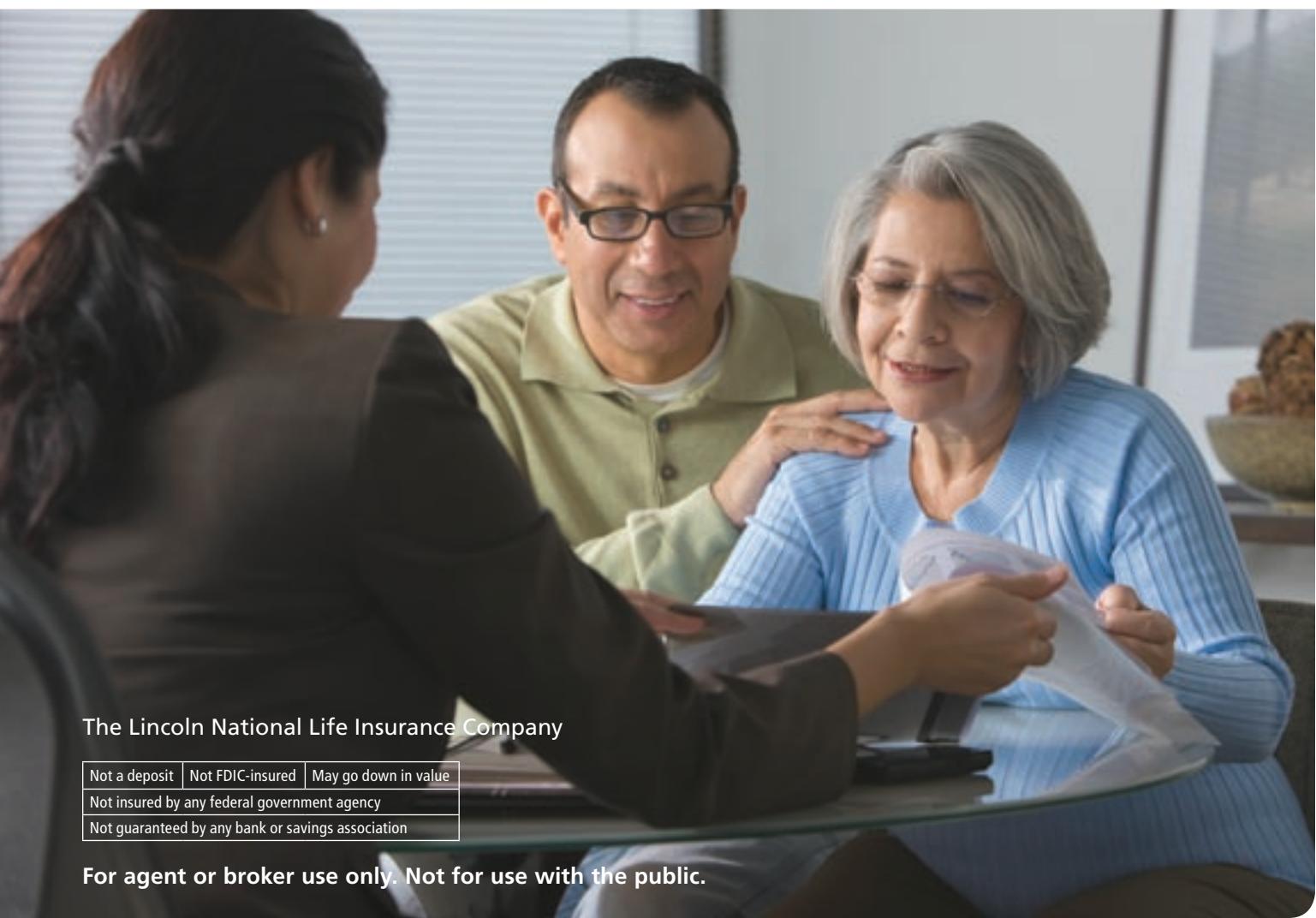
Universal Life Insurance

# 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		
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# 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



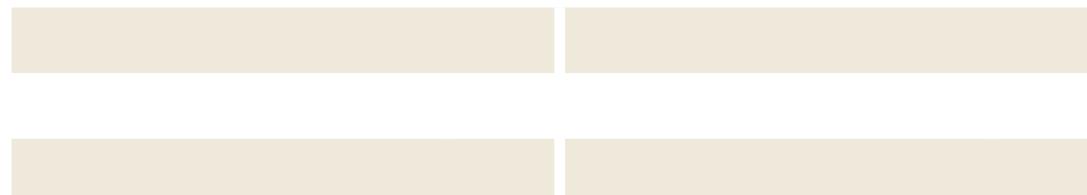
Single females



Those retired or approaching retirement

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

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

- Cash reserves set aside for LTC costs
- "I have some savings for LTC expenses, but I do not want to deplete all of these assets."
- "I want to leave some money to my children. I don't want to have to use it all for my care."
- "I wish I had bought LTC insurance earlier. It's too expensive now."
- There's no deductible/elimination period.
- It helps protect the retirement portfolio and estate assets designated for heirs.
- It can allow the client to have more than what cash reserves could provide for LTC expenses.
- It provides tax advantages.
- Unlike LTC planning that relies on cash reserves that can be depleted, it offers the client more freedom of choice for LTC.
- It can eliminate the concern of potentially living in a public LTC facility.

#### 35–80

- \$3 million or more
- "I have enough money to pay for LTC needs."
- "I don't like insurance."

#### 45–65

- Sustainable retirement portfolio
- Bonus money or commissions available to fund protection for LTC expenses

- "Taxes are a big deal for me."
- "I've saved a lot. I want to protect those savings."
- "I earn a nice bonus. I want to be sure to spend it wisely."

- It offers tax advantages and asset leverage.

- The inflation option can help address concerns of rising healthcare costs and market exposure.

- Younger, healthy clients appreciate cost efficiencies when buying protection from LTC expenses.
- Flexible and single premium options are available.
- 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

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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.

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