

# What would your clients do if their health suddenly changed?

Take a look at four Lincoln *MoneyGuard*® client profiles with payment options that may work best.



## Cash-strong clients

Can contribute \$50,000 to \$500,000 in premiums.  
Single- to 3-pay premium<sup>†</sup>

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

**Clients:** \_\_\_\_\_  
\_\_\_\_\_



## Pre-retirees

Can contribute \$5,000 to \$50,000 in annual premiums.  
5- to 10-pay premium<sup>†</sup>

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

**Clients:** \_\_\_\_\_  
\_\_\_\_\_



## Retirees focused on IRAs, required minimum distributions (RMDs) and annuities

Can contribute \$5,000 to \$50,000 in annual premiums.  
3- to 10-pay premium<sup>†</sup>

**They are comfortable without extra income and want to reposition assets to help protect their wealth.**

**Clients:** \_\_\_\_\_  
\_\_\_\_\_



## Young professionals

Can contribute \$5,000 to \$50,000 in annual premiums.  
May receive an annual 5- to 40-pay premium<sup>†‡</sup>

**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?

<sup>†</sup>Flexible premiums available to be paid up to the greater of 10 years or age 70. Payment options up to 9 years at age 73, graded down by one year at each subsequent age, to 2 years at age 80.

<sup>‡</sup>40-pay is only available to clients, age 30. After age 30, this option grades down by one year at each subsequent age. Availability may vary by state.

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



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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**Issuers:**

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

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**Policies:**

Lincoln MoneyGuard® III, universal life insurance on policy Form ICC19-MG890/19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.

Lincoln MoneyGuard® II NY is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN880a with the following riders: Value Protection Rider (VPR) on form LR880a Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881a; Long-Term Care Extension of Benefits Rider (LEBR) on form LR882a; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form LR883a; Nonforfeiture Benefit Rider (NBR) on form LR885a.

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