



Lincoln MoneyGuard® II

Rate Refresh 2019

Insurance products issued by:
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		

LINCOLN *MONEYGUARD* II Marketing Materials

Updated with new rates

CLIENT

MoneyGuard II Client Product Guide:

- [MGR-ICC-BRC014](#) (ICC version)*
- [MGR-CLT2-BRC012](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-BRC026](#)

MoneyGuard II Client Seminar

- [MGR-ICC-PPT007](#) (ICC version)*
- [MGR-CLT2-PPT007](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-PPT025](#) (CA version)

MoneyGuard II Single Pay Case Study

- [MGR-ICC-FLI006](#) (ICC version)*
- [MGR-CLT2-FLI005](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-FLI055](#) (CA version)

*States other than AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI

MoneyGuard II Flex Pay Case Study

- [MGR-ICC-FLI005](#) (ICC version)*
- [MGR-CLT2-FLI004](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-FLI054](#) (CA version)

ADVISOR

MoneyGuard II Advisor Flier

- [MG-WWHW-FLI001](#)

MoneyGuard II Advisor Seminar

- [MGR-ADV2-PPT007](#)

MoneyGuard II Advisor Guide

- [MGR-ADV2-BRC006](#)

MoneyGuard II Leverage Chart

- [MGR-ADV2-FLI007](#)

LTC Planning for Couples flier

- [MGR-PLAN-FLI001](#)



IMPORTANT DISCLOSURES

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

This material is provided by the insurance company that issues the product[s] described herein; it is intended for use with the general public. The issuing insurance company is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. The issuing insurance company, as well as affiliated companies, have financial interests that are served by the sale of these products. Ask your financial advisor for assistance with your situation.

Lincoln *MoneyGuard*® II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. **Accelerated death benefits may be taxable and may affect public assistance eligibility.** The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882.

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 and features, including benefits, terms, and definitions, may vary by state. Product not available in New York.





Lincoln *MoneyGuard*® II (2019)

Product pricing update effective February 11, 2019

As a leader in the hybrid long-term care marketplace, Lincoln continues its commitment to be the competitively priced hybrid solution. Hybrid life insurance policies help clients protect their wealth from long-term care expenses and provide benefits even if they never need long-term care.

Effective February 11, 2019, Lincoln is implementing pricing improvements to enhance competitive positioning in core market segments for Lincoln *MoneyGuard* II. This is a change to **rates only** for our current offering of Lincoln *MoneyGuard* II (2017). There are no changes to the product structure, contract language, compensation, or types of benefits provided.

Please note: There will not be a change to the product CUSIP; it will be referred to as *MoneyGuard*® II (2019) only as needed to distinguish the new rates.

Price decreases help strengthen our #1¹ position in the hybrid marketplace

Two growth segments targeted for decreases include:

Females and males with the Couples Discount —The single premium price is decreasing 3% on average, with a range of -1% to -12%, thus increasing our competitive position.

Flexible premiums for males are decreasing 3% on average, with a range of -2% to -8% and will improve our competitive position.

Some segments, including flexible premiums for females, will see a mix of increases and decreases, but overall our pricing updates will continue to put us at #1 in the hybrid marketplace in over 80% of our sales opportunities.

How this change impacts your business

- For applications to qualify for the current *MoneyGuard* II (2017) pricing, a projection of values and the completed Part 1 must be signed, dated, and received in good order by Lincoln's Home Office by Friday, March 15, 2019.
- For pending or issued business after February 11, 2019, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard* II (2019) pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of February 11, 2019, *Lincoln DesignIt*™ and WinFlex will be updated to reflect the new rates. During the transition period both current and new rates can be run.

¹LIMRA 2017 U.S. Individual Combination Sales Report.

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Standard *MoneyGuard* rules apply during this transition

- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the premium rates in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the premium rates in effect at that time.

Contact your Lincoln *MoneyGuard*® representative for more information.

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LCN-2389753-012219

POD 1/19 **Z01**

Order code: MG-WWHW-FLI001



You're In Charge®

Issuer: The Lincoln National Life Insurance Company, Fort Wayne, IN

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

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 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.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policy: 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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