

# Lincoln MoneyGuard<sup>®</sup> II leverage chart

## Single premium

with Couples Discount and 80% (basic) return of premium option

Female \$100,000 — single premium				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 3%	\$169,503	\$1,788,273	\$23,038
45	6 year 3%	\$155,632	\$1,416,345	\$18,246
50	6 year 3%	\$142,077	\$1,115,342	\$14,369
55	6 year 3%	\$129,284	\$875,473	\$11,278
60	6 year 3%	\$115,972	\$677,431	\$8,727
65	6 year 3%	\$100,782	\$507,818	\$6,542
70	6 year level	\$119,377	\$358,131	\$4,974
75	6 year level	\$100,000	\$266,679	\$3,703

Male \$100,000 — single premium				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 5%	\$133,360	\$3,192,997	\$39,118
45	6 year 5%	\$119,974	\$2,250,679	\$27,574
50	6 year 5%	\$105,020	\$1,543,661	\$18,912
55	6 year 5%	\$100,000	\$1,036,170	\$12,694
60	6 year 5%	\$100,000	\$766,540	\$9,391
65	6 year 3%	\$113,692	\$572,869	\$7,380
70	6 year 3%	\$100,000	\$393,471	\$5,069
75	6 year level	\$101,217	\$303,651	\$4,217

## Flexible premium

with Couples Discount and 80% (basic) return of premium option

Female \$100,000 — 10 pay				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 3%	\$137,431	\$1,449,910	\$18,679
45	6 year 3%	\$126,182	\$1,148,332	\$14,794
50	6 year 3%	\$115,193	\$904,295	\$11,650
55	6 year 3%	\$104,821	\$709,817	\$9,144
60	6 year 3%	\$100,000	\$549,248	\$7,076
65	6 year 3%	\$100,000	\$411,729	\$5,304
70	6 year level	\$100,000	\$290,367	\$4,032
75	5 year level	\$105,178	\$175,296	\$2,921

Male \$100,000 — 10 pay				
Age	Benefit period*	Death benefit	Total LTC benefit (at age 80)	Monthly LTC max (at age 80)
40	6 year 5%	\$108,126	\$2,588,827	\$31,716
45	6 year 5%	\$100,000	\$1,824,796	\$22,356
50	6 year 5%	\$100,000	\$1,251,568	\$15,333
55	6 year 3%	\$112,954	\$764,891	\$9,854
60	6 year 3%	\$106,080	\$619,648	\$7,983
65	6 year 3%	\$100,000	\$464,475	\$5,983
70	6 year level	\$100,000	\$295,698	\$4,106
75	6 year level	\$100,000	\$246,195	\$3,419

Insurance products issued by:  
The Lincoln National Life Insurance Company

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

<sup>1</sup>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 2 provides lower benefit payments than Option 1. Once chosen, you cannot change the return of premium option. Choice of option must be made at purchase.

<sup>2</sup>The death benefit will be reduced by any loans, withdrawals and benefits paid.

<sup>3</sup>Only applies to care received in a nursing home or assisted living facility.

\*Benefit periods: "5 year" represents a 3-year Long-Term Care Acceleration of Benefits Rider (LABR) and 2-year Long-Term Care Extension of Benefits Rider (LEBR); "6 year" represents 2-year LABR and 4-year LEBR; "7 year" represents 3-year LABR and 4-year LEBR.

Note: In Montana, neither gender nor marital status can be used to determine the premium.

## Lincoln MoneyGuard® II features and benefits

### Two return of premium options<sup>1</sup>

1. Your clients may maximize their long-term care benefits (basic return of premium option), or
2. Maximize their return of premium up to 100% after 5 years for an additional cost (vested return of premium option)

**Flexible premium payment options** to fit your clients' financial plans

**No deductible or waiting period** for long-term care benefits to begin

**An income tax-free death benefit** to help protect your clients' legacy<sup>2</sup>

**Streamlined underwriting** with no medical exams or lab tests required

**International benefits** if qualified long-term care is needed while they're abroad<sup>3</sup>

## Complete the information below, so we can customize a proposal that reflects your client's scenario.

Full name \_\_\_\_\_ Date of birth \_\_\_\_\_

State of residence \_\_\_\_\_

Premium \_\_\_\_\_ or Monthly LTC benefit desired \_\_\_\_\_

Single  Couples Discount  Premium payments (1 through 10 years) \_\_\_\_\_

Return of premium: 80% (basic)  100% (vested)

**For more information, 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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POD 1/18 Z04

Order code: MGR-ADV2-FLI007

**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/or 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.

**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.

