



You're In Charge®

The purpose of this communication is the solicitation of life insurance. A licensed insurance agent/producer will contact you.

WealthProtection ExpertiseSM

PREPARE FOR A HEALTHIER FUTURE

The value of long-term care expense planning

LONG-TERM CARE PLANNING

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

Not guaranteed by any bank or savings association

Not insured by any federal government agency

Insurance products issued by:
The Lincoln National Life Insurance Company

ICC15LCN-1224670-06121

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IMPORTANT INFORMATION

Lincoln *MoneyGuard*® II is a universal life insurance policy with an optional long-term care insurance rider available for an additional cost.

It's issued by **The Lincoln National Life Insurance Company**, Fort Wayne, Indiana.

Lincoln *MoneyGuard* II provides benefits to reimburse your qualified long-term care costs.

AGENDA

1. What is long-term care?
2. What options do you have for long-term care planning?
3. What are your next steps?



THE NEED FOR LONG-TERM CARE

According to research



70%

of people turning age 65 can expect to use some form of long-term care during their lives.

Source: U.S. Department of Health & Human Services, "Medicare & You 2015," www.Medicare.gov, www.medicare.gov/Pubs/pdf/10050.pdf, revised December 2014.

WHAT IS LONG-TERM CARE?



It's the need for assistance or supervision with the activities of daily living.

Eating	Bathing	Dressing
Toileting	Transferring	Transferring

If you lose your ability to independently perform at least two activities of daily living for at least 90 days — or require substantial supervision due to a severe cognitive impairment — long-term care protection can help you cover the costs.

WHAT DOES LONG-TERM CARE LOOK LIKE?



Care at home and
in your community



Facility care



Additional care
and services

KNOW THE COSTS

The costs may surprise you!

\$97,612

the national average annual cost for a private room in a licensed nursing facility.

\$50,944

the national average annual cost of a private, one-bedroom unit in an assisted living facility.

\$21.77

the national average hourly rate for a certified home health aide provided by a home healthcare agency.

Source: LTCG, "2014 Cost of Care Survey," January 2015. For a printed copy, call 877-ASK-LINCOLN.

HERE ARE SOME OPTIONS



Medicare



Medicaid



Family

According to one survey, just 3 in 10 Americans, age 40 or older, feel they are prepared to take on the job of caregiver for family or friends in the next five years.*



Traditional long-term care insurance

helps cover long-term care expenses; but if you never need care, you typically lose the benefits and the premiums you paid.



Hybrid life/long-term care insurance

gives you benefits even if you never need long-term care, as long as all of your planned premiums are paid.

*Associated Press — NORC, “Long-Term Care in America: Expectations and Reality,” Longtermcarepoll.org, May 2014.

A HYBRID LONG-TERM SOLUTION



Concerns

Meet Nancy

Married, age 60, good health

She wants to prepare for retirement by protecting her portfolio with a solution that gives her options. She likes to be in control of her life.

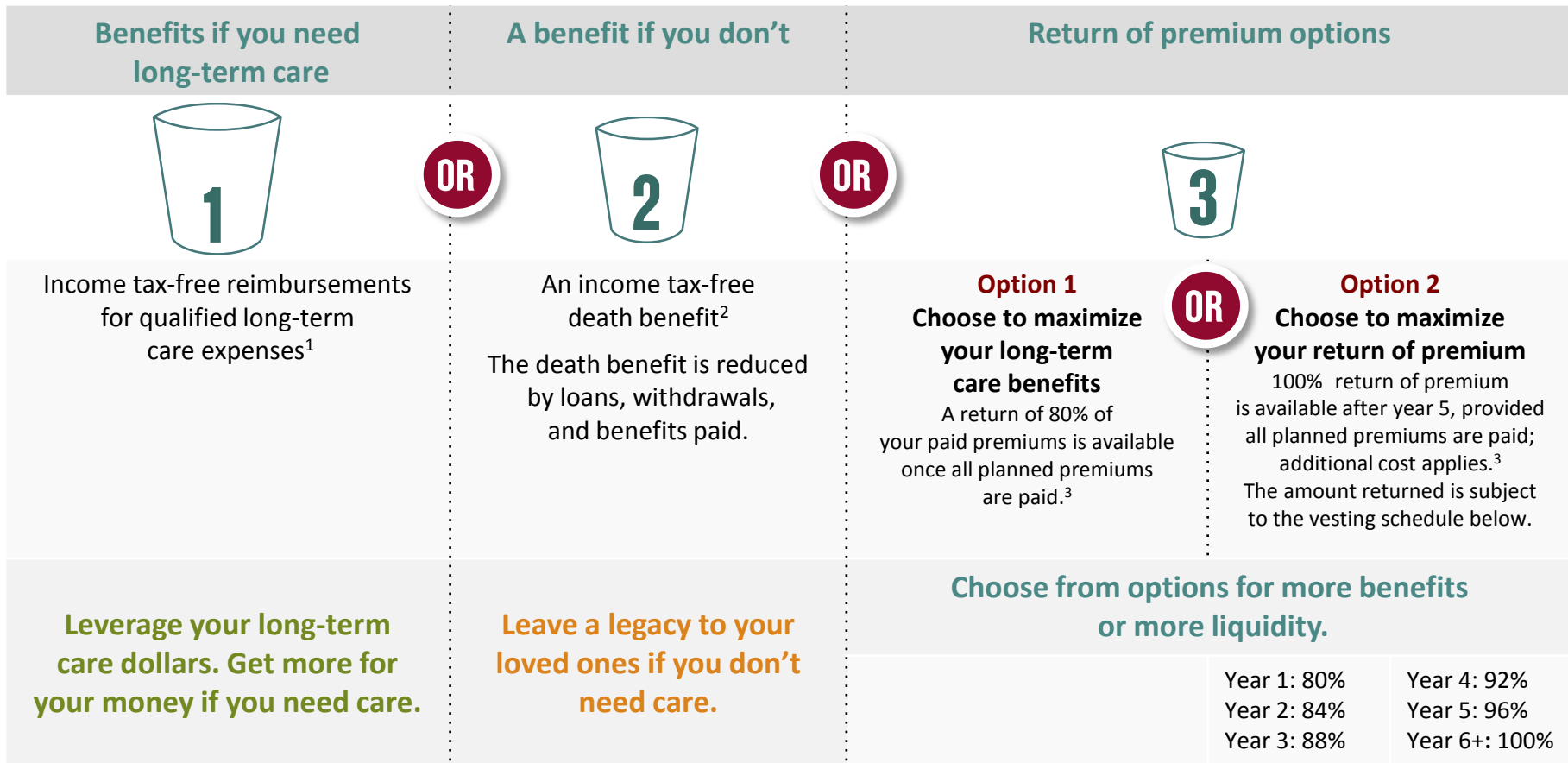
She purchases

Could an illness deplete her savings?

\$100,000 Lincoln *MoneyGuard*® II policy with a 2-year Long-Term Care Acceleration of Benefits Rider (LABR) and a 4-year Long-Term Care Extension of Benefits Rider (LEBR). She qualifies for the Lincoln *MoneyGuard* II Couples Discount.

The Couples Discount is available to married couples and domestic partners as recognized in the state of policy issue at the time of application. Only one partner needs to apply to get the discount.

LINCOLN MONEYGUARD® II ADVANTAGES



¹LTC reimbursements are generally income tax-free under IRC Section 104(a)(3).

²Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

³Through the Value Protection Rider available at issue. 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.

FLEXIBILITY WITH A CHOICE OF BENEFITS

Lincoln MoneyGuard® II

One \$100,000 premium



OR

OR

Return of premium option	Long-term care benefit ¹			Death benefit ²	Return of premium ³
	Monthly maximum	Annual maximum for 6 years	Total		
Option one ⁴	\$7,221	\$86,654	\$519,921	\$173,307	\$80,000
Option two ⁵	\$6,652	\$79,826	\$478,956	\$159,652	\$100,000

Vesting schedule

Year 1: 80%	Year 4: 92%
Year 2: 84%	Year 5: 96%
Year 3: 88%	Year 6+: 100%

Hypothetical example only. Benefit amounts will vary by client's age, health status and gender. Assumes no inflation protection purchased.

¹Reimbursements for qualified LTC expenses are generally income tax-free under IRC Section 104(a)(3).

²Income tax-free death benefit would be reduced by any loans, withdrawals and benefits paid. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

³Through the Value Protection Rider available at issue. 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.

⁴A return of 80% of paid premiums is available once all planned premiums are paid.

⁵100% return of premium is available after year 5 provided all planned premiums are paid; additional cost applies.

FLEXIBILITY WITH A CHOICE OF BENEFITS

Lincoln MoneyGuard® II

Ten \$10,000 premiums



Return of premium option	Long-term care benefit ¹			Death benefit ²	Return of premium ³
	Monthly maximum	Annual maximum for 6 years	Total		
Option one ⁴	\$6,216	\$74,589	\$447,531	\$149,177	\$80,000
Option two ⁵	\$5,726	\$68,712	\$412,272	\$137,424	\$100,000

Hypothetical example only. Benefit amounts will vary by client's age, health status and gender. Assumes no inflation protection purchased.

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Vesting schedule

Year 1: 80%	Year 4: 92%
Year 2: 84%	Year 5: 96%
Year 3: 88%	Year 6+: 100%

A CHOICE OF QUALIFIED LONG-TERM CARE SERVICES*

Convenience and choice mean everything!



**Care at home and
in your community**



Facility care



**Additional care
and services**

*Subject to the plan of care prescribed by a licensed health care practitioner.

VALUABLE ADVANTAGES

- **No deductible or waiting period** for long-term care benefits to begin, once eligible — that can save you money
- **An income tax-free death benefit** to help protect your legacy¹
- **Streamlined underwriting** with no medical exams or lab tests required
- **International benefits** if qualified long-term care is needed while you're abroad²
- **Inflation protection options**³

¹The death benefit will be reduced by any loans, withdrawals and benefits paid.

²International benefits are part of the LABR benefits only. Only applies to care received in a nursing home or assisted living facility.

³Additional cost applies.

GET HELP FINDING THE SERVICES YOU NEED

Lincoln Concierge Care Coordination helps you find care services, resources, and helps you file a claim!* Get advantages before you ever file a claim.



A connection to local resources — even if you need lawn care



A needs assessment to help you create the right care plan



An online library with a wealth of information



A social network to keep caregivers and loved ones connected

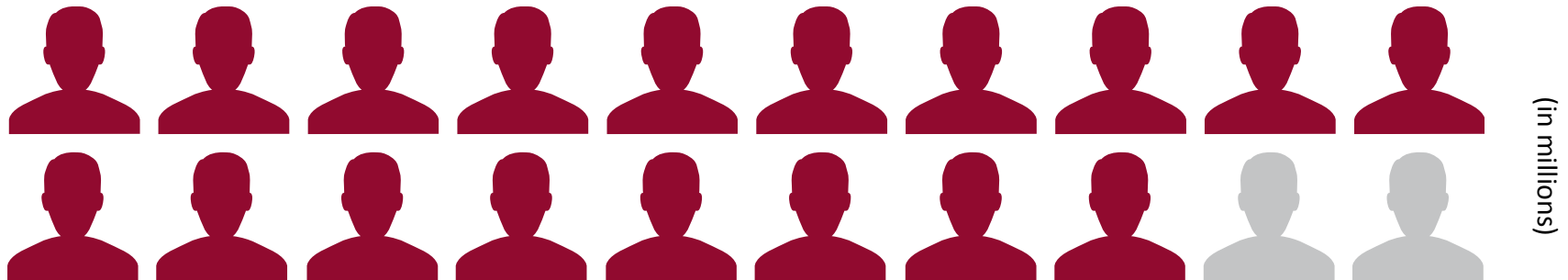


Customized care recommendations via a provider search and match

*Includes claims support provided by Lincoln Financial and services provided by a third party vendor not affiliated with Lincoln Financial. Ask your advisor, a licensed insurance agent/producer, how to access Lincoln Concierge Care Coordination services.

COUNT ON LINCOLN

Over 98% of claims are paid within five days or less once all claims requirements are met.¹



Today more than 17 million customers trust Lincoln Financial Group[®] retirement, insurance and **wealth protection expertise** to help address their lifestyle, savings and income goals, and help guard against the impact of long-term care expenses.²

¹Based on 2014–2015 Lincoln *MoneyGuard*[®] solutions claims, provided by Lincoln Information Systems.

²LincolnFinancial.com Investor Relations, March 31, 2015; <https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/abt/ivrel/index.html>.

ELIGIBILITY FOR REIMBURSEMENT OF QUALIFIED LTC EXPENSES*

- The insured is certified as chronically ill by a Licensed Health Care Practitioner (LHCP).
- The LHCP certifies that the insured is unable to perform at least two of the activities of daily living (ADLs) without substantial assistance from another for a period of at least 90 days.
- The ADLs are: bathing, continence, dressing, eating, toileting, and transferring. An insured may also be certified chronically ill as a result of severe cognitive impairment.
- Certification must be reconfirmed by a LHCP every 12 months for reimbursement eligibility.
- Qualified long-term care benefits will continue as long as the individual is certified as chronically ill and until the entire long-term care benefits are exhausted.
- Care is provided under a care plan prescribed by a Licensed Health Care Practitioner.
- Reimbursement is for covered expenses up to the maximum benefit specified in the policy.
- Eligibility is subject to claims requirements as specified in the policy rider.

*Contract contains full details and definitions.

QUESTIONS

IMPORTANT INFORMATION

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.

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. 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. For costs and complete coverage details, contact your agent or producer.

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

Continued on the next slide.

IMPORTANT INFORMATION

General exclusions and limitations

This rider will not provide benefits for: a. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); b. treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; d. loss to the extent that benefits are paid under any of the following: 1. Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount). This means that this rider does not pay for the Insured's Medicare deductible or coinsurance; 2. other governmental programs (except Medicaid); 3. state or federal workers compensation laws; 4. employer's liability laws; 5. occupational disease laws; and 6. any motor vehicle no-fault laws; e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet the definition for such facility or agency as described in the Covered Services provision of the Long-Term Care Acceleration of Benefits Rider (LABR); and g. services provided by a member of the Insured's or Owner's Immediate Family or for which no charge is normally made in the absence of insurance, unless: 1. the Immediate Family member is a regular employee of the service or care provider furnishing the service or care; 2. the service or care provider receives the payment for the service or care; and 3. the Immediate Family member receives no compensation other than the normal compensation for an employee in his or her job category.

Product not available in New York.

For use in states where this product is available under the Interstate Insurance Product Regulation Commission (IIPRC).

LincolnFinancial.com

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

9/15 Z02

Order code: MGR_ICC-PPT005

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

ICC15LCN-1224670-061215

THANK YOU