

SERFF Tracking Number: LCNC-126924769 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47416
Company Tracking Number: 2047588, 2047589, 2047607, 2047608, 2047609
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2047588, 2047589, 2047607, 2047608, 2047609

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-126924769 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed-Closed State Tr Num: 47416

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2047588, 2047589, 2047607, 2047608, 2047609 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Author: Anabela Tavares

Disposition Date: 12/16/2010

Date Submitted: 11/30/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Materials Status of Filing in Domicile: Pending

Project Number: 2047588, 2047589, 2047607, 2047608, 2047609

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/16/2010

Explanation for Other Group Market Type:

State Status Changed: 12/16/2010

Deemer Date:

Created By: Anabela Tavares

Submitted By: Anabela Tavares

Corresponding Filing Tracking Number:

Filing Description:

The Lincoln National Life Insurance Company

NAIC# 020-65676 FEIN # 35-0472300

Re: NEW SUBMISSION

Advertising Filing – Universal Life with Long Term Care

SERFF Tracking Number: LCNC-126924769 State: Arkansas
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Form(s):

2047588 – Lincoln MoneyGuard® Reserve Plus: “I’d like to get more for my long-term care dollars.”
2047589 - Lincoln MoneyGuard® Reserve Plus: “We want to protect our retirement income.”
2047607 – Lincoln MoneyGuard® Reserve Plus: “I’d like to plan ahead and keep pace with rising long-term care costs.”
2047608 – Lincoln MoneyGuard® Reserve Plus: “I wish I’d prepared for long-term care expenses earlier.”
2047609 – Lincoln MoneyGuard® Reserve Plus: “I want to protect my portfolio even I need long-term care.”

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These forms are new and do not replace any other form previously approved by your Department.

These advertisements will be used with base contract and riders LN870, LR870, LR871, LR872 and B10465F approved by the department on October 5, 2009 under SERFF number LCNC-126293409.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com
350 Church Street 860-466-2307 [Phone]
Hartford , CT 06103 860-466-1348 [FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00

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Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$250.00	11/30/2010	42447966

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/16/2010	12/16/2010

SERFF Tracking Number: LCNC-126924769 *State:* Arkansas
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Disposition

Disposition Date: 12/16/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-126924769 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Lincoln MoneyGuard Reserve Plus: "I's like to get more for my long-term care dollars."	Filed	Yes
Form	Lincoln MoneyGuard Reserve Plus: "We want to protect our retirement income."	Filed	Yes
Form	Lincoln MoneyGuard Reserve Plus: "I'd like to plan ahead and keep pace with rising long-term care costs."	Filed	Yes
Form	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Filed	Yes
Form	Lincoln MoneyGuard Reserve Plus: "I want to protect my portfolio even if i need long-term care."	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/16/2010	2047588	Advertising	Lincoln MoneyGuard Reserve Plus: "I's like to get more for my long-term care dollars."	Initial		0.000	2047588.pdf
Filed 12/16/2010	2047589	Advertising	Lincoln MoneyGuard Reserve Plus: "We want to protect our retirement income."	Initial		0.000	2047589.pdf
Filed 12/16/2010	2047607	Advertising	Lincoln MoneyGuard Reserve Plus: "I'd like to plan ahead and keep pace with rising long-term care costs."	Initial		0.000	2047607.pdf
Filed 12/16/2010	2047608	Advertising	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Initial		0.000	2047608.pdf
Filed 12/16/2010	2047609	Advertising	Lincoln MoneyGuard Reserve Plus: "I want to protect my portfolio even if i need long-term care."	Initial		0.000	2047609.pdf



Lincoln MoneyGuard[®] Reserve Plus:

"I'd like to get more for my long-term care dollars."



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care riders¹ offers you protection against the risk of long-term care expenses and helps you leverage your assets. Consider this hypothetical example.

GLORIA, AGE 62

Status: Healthy, nonsmoking. Gloria is a retired symphony conductor with a retirement portfolio worth \$7 million.

Children: Two

Concern: Gloria would like to maintain her lifestyle, leave money to beneficiaries, and establish a scholarship. After talking with her licensed insurance representative, Gloria decides to use \$250,000 as a single premium payment to purchase a Lincoln MoneyGuard Reserve Plus policy with the two-year Convalescent Care Benefits Rider² and the four-year Extension of Benefits Rider. There is no deductible or elimination period for the long-term care benefits.

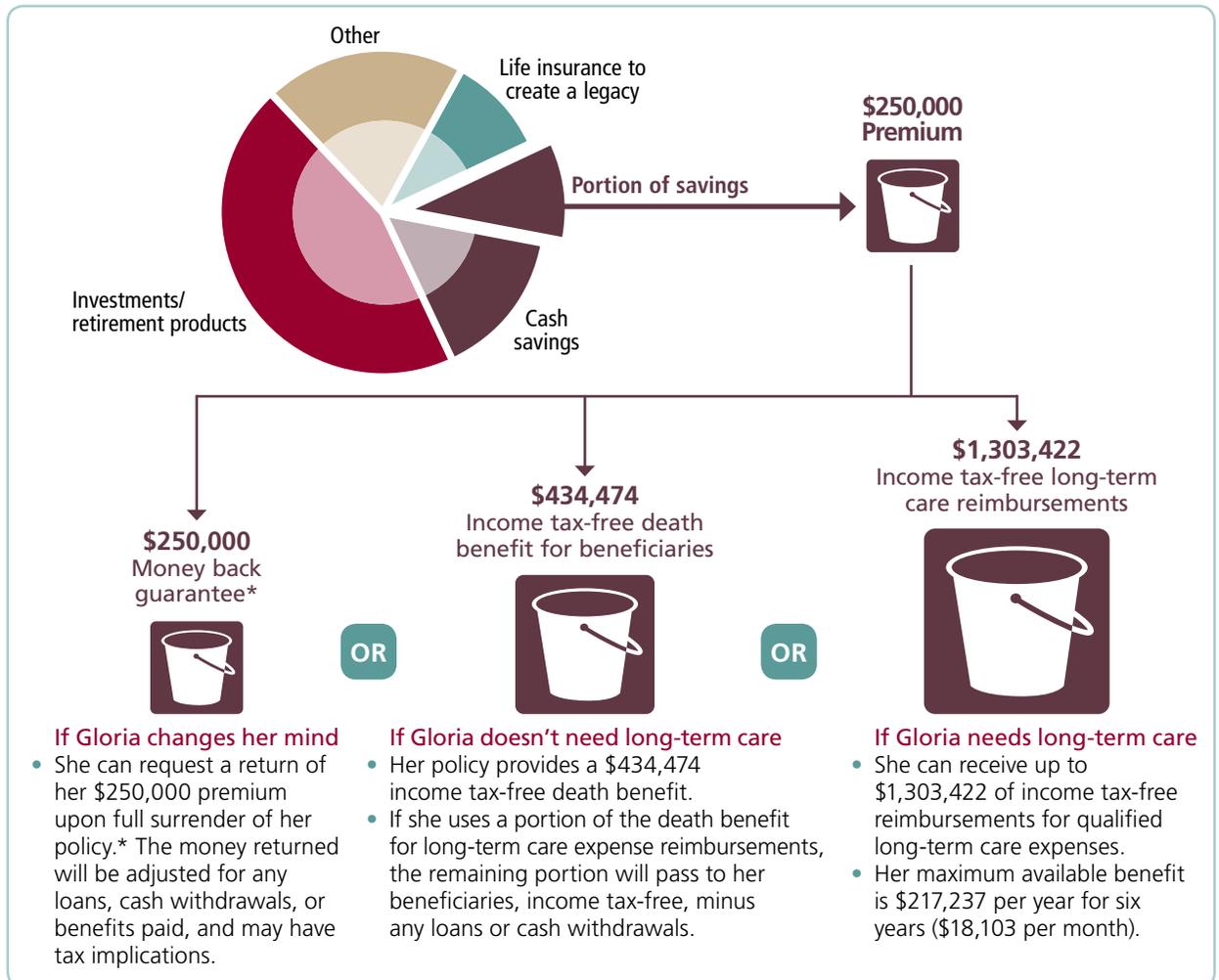
*Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender, and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms, and definitions, may vary by state.

¹ Available at an additional cost.

² State variations may apply.



If Gloria changes her mind

- She can request a return of her \$250,000 premium upon full surrender of her policy.* The money returned will be adjusted for any loans, cash withdrawals, or benefits paid, and may have tax implications.

If Gloria doesn't need long-term care

- Her policy provides a \$434,474 income tax-free death benefit.
- If she uses a portion of the death benefit for long-term care expense reimbursements, the remaining portion will pass to her beneficiaries, income tax-free, minus any loans or cash withdrawals.

If Gloria needs long-term care

- She can receive up to \$1,303,422 of income tax-free reimbursements for qualified long-term care expenses.
- Her maximum available benefit is \$217,237 per year for six years (\$18,103 per month).

Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact your licensed insurance representative.

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LCN1010-2047588

XXX 11/10 Z01

Order code: MGR-CP-FLI002



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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. **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.** 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. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; 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; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; 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; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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Lincoln MoneyGuard® Reserve Plus:

“We want to protect our retirement income.”



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care riders¹ offers you protection against the risk of long-term care expenses and helps protect your retirement income. Consider this hypothetical example.

JEFFREY, AGE 70, AND ANNE, AGE 60

Status: Healthy, nonsmoking. Financially secure, thanks to Jeffrey’s retirement income.

Children: None.

Concern: Jeffrey wants to help protect Anne’s retirement income and current lifestyle, should he require long-term care. After talking with his licensed insurance representative, Jeffrey decides to use \$150,000 as a single premium payment to purchase a Lincoln MoneyGuard Reserve Plus policy with the two-year Convalescent Care Benefits Rider² and the four-year Extension of Benefits Rider. There is no deductible or elimination period for the long-term care benefits. A similar type of policy could also be purchased for Anne.

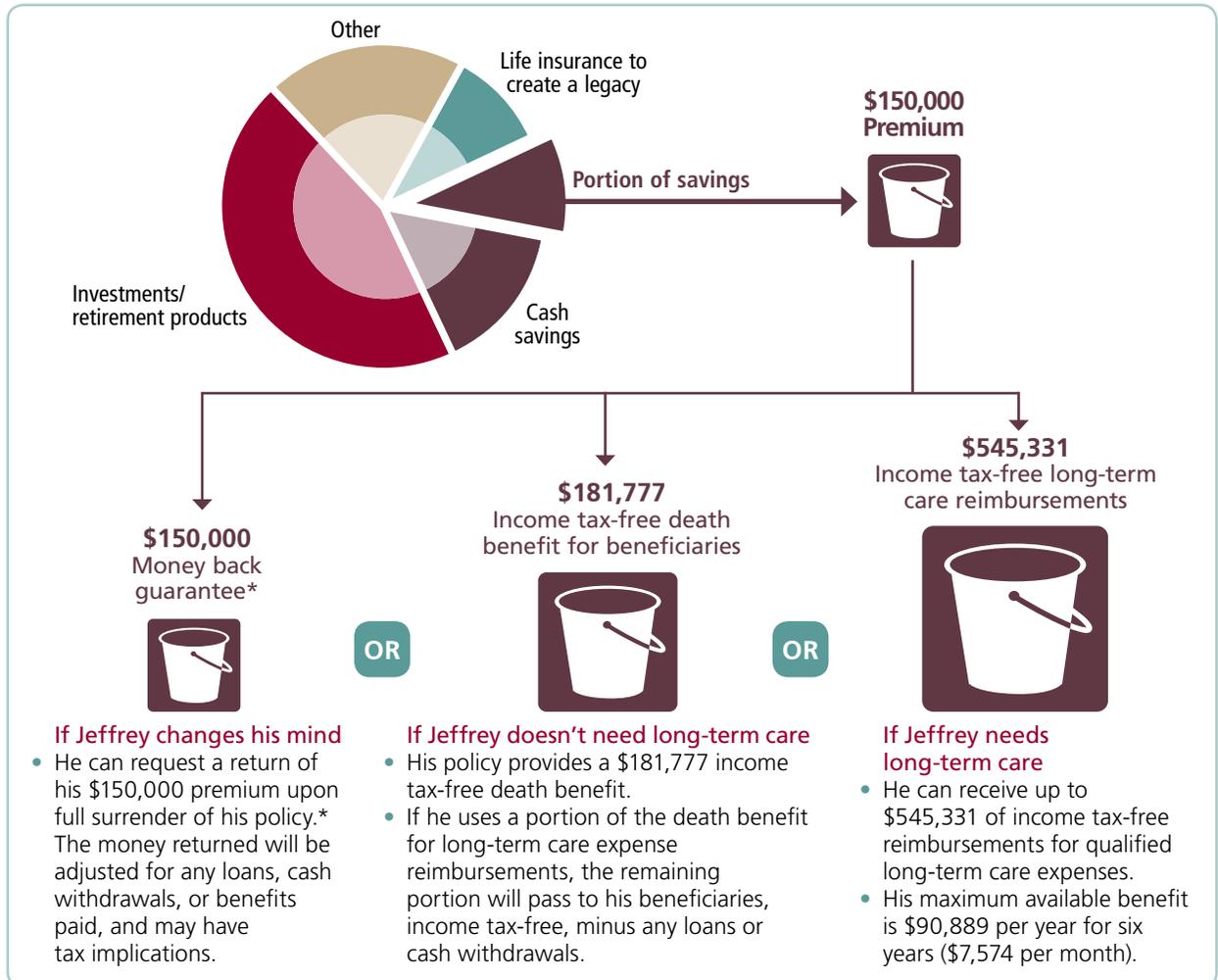
*Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender, and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms, and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



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Lincoln MoneyGuard® Reserve Plus

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For more information or to request a personalized projection of values, contact your licensed insurance representative.

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LCN1010-2047589

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Order code: MGR-CP-FLI001



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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. **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.** 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. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; 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; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; 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; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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Lincoln MoneyGuard® Reserve Plus:

“I’d like to plan ahead and keep pace with rising long-term care costs.”



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care riders¹ can help protect you from future long-term care expenses. Consider this hypothetical example.

DAN, AGE 50

Status: Healthy, nonsmoking, and does not expect to need long-term care for some time

Concern: Dan wants to protect his children from the stress of managing his long-term care expenses should he eventually require care. His licensed insurance representative recommends a \$100,000 single premium Lincoln MoneyGuard Reserve Plus policy with the two-year Convalescent Care Benefits Rider² and the four-year Extension of Benefits Rider. This will provide Dan with long-term care benefits for up to six years. To keep pace with tomorrow’s rising costs, Dan elects a 3% Compound Inflation option. There is no deductible or elimination period on the long-term care benefits.

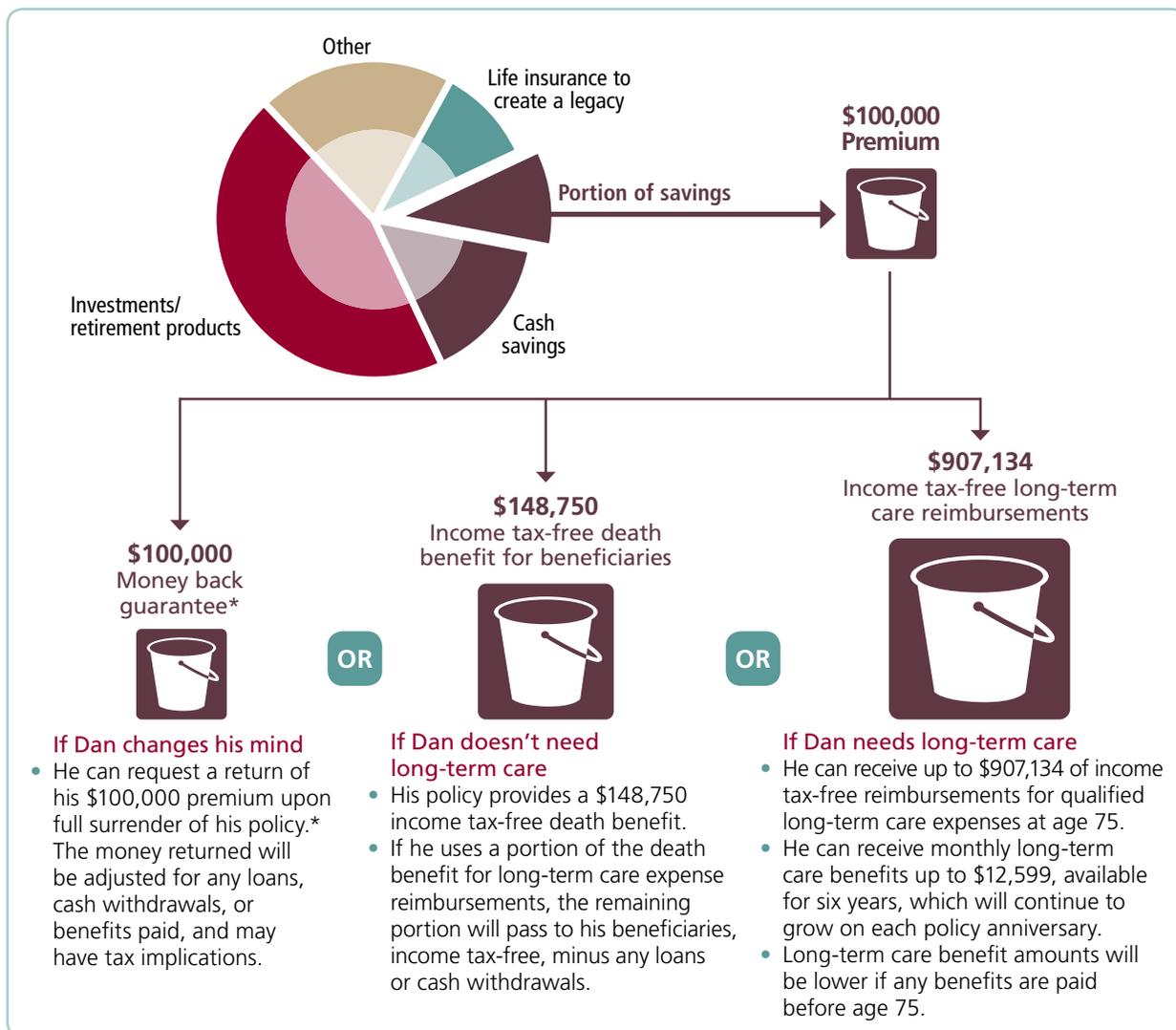
*Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender, and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms, and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



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Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact your licensed insurance representative.

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LCN1010-2047607

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Order code: MGR-CP-FLI003



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General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; 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; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; 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; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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Lincoln MoneyGuard® Reserve Plus:

“I wish I’d prepared for long-term care expenses earlier.”



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care riders¹ can help you prepare for potential long-term care expense and help protect your retirement portfolio and your legacy. Consider this hypothetical example.

JOYCE, AGE 76

Status: Healthy, nonsmoking. Joyce is a widow with sufficient retirement income, and some savings for long-term care expenses.

Concern: Joyce wishes she had prepared a long-term care plan earlier, and she’s concerned she may need care because of her family history of Alzheimer’s disease. Her licensed insurance representative recommends a \$100,000 single premium Lincoln MoneyGuard Reserve Plus policy with the three-year Convalescent Care Benefits Rider² and the four-year Extension of Benefits Rider. This will provide Joyce with long-term care benefits for up to seven years. There is no deductible or elimination period for the long-term care benefits.

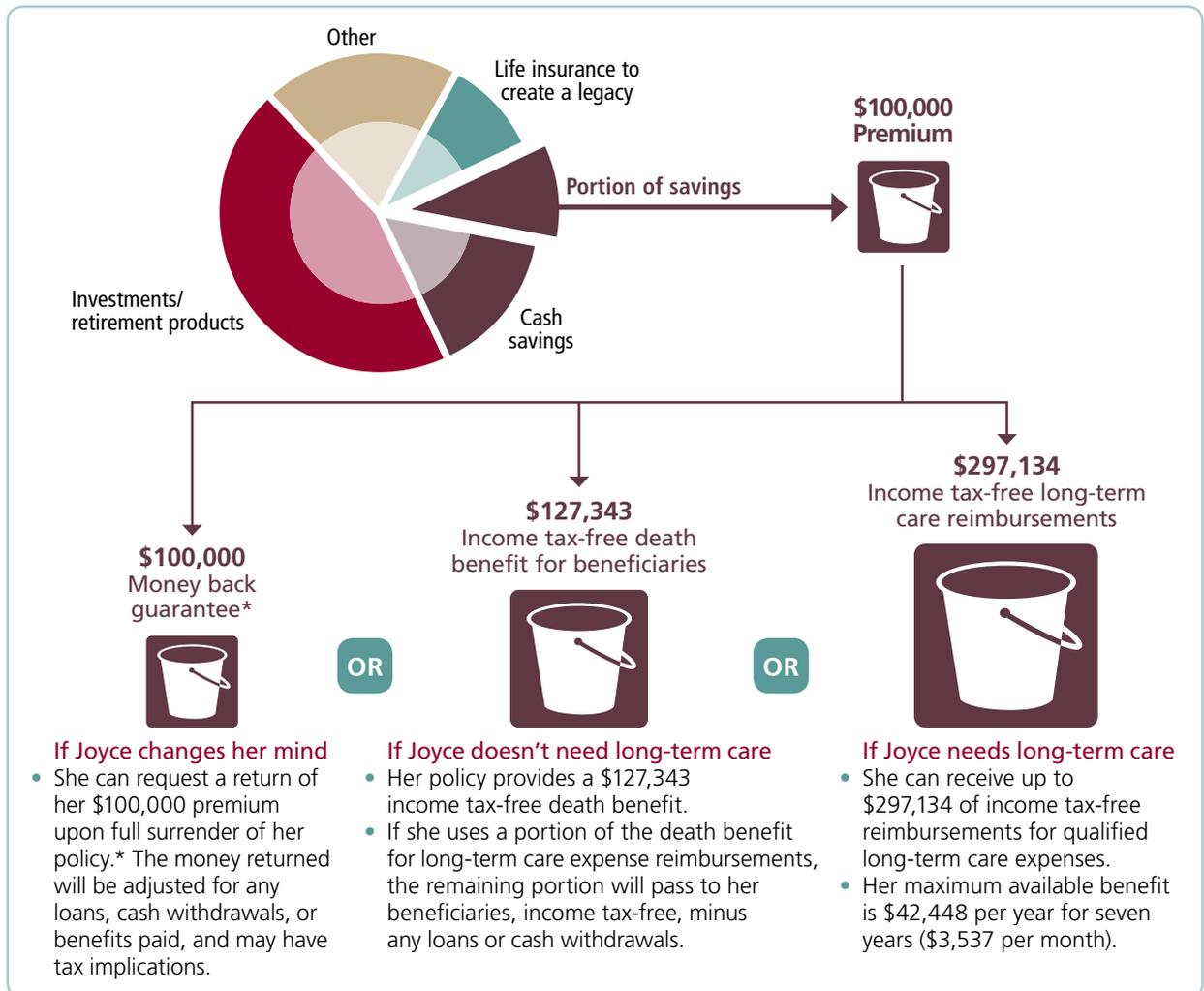
*Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

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LCN1010-2047608

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Order code: MGR-CP-FLI004



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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. **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.** 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. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; 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; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; 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; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.



Lincoln MoneyGuard® Reserve Plus:

“I want to protect my portfolio even if I need long-term care.”



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care riders¹ can reimburse you for qualified long-term care expenses while helping to protect your assets. Consider this hypothetical example.

NANCY, AGE 65

Status: Healthy, nonsmoking. Nancy is enjoying retirement.

Concern: Nancy is concerned that she may need long-term care within the next few years. She has money in her portfolio set aside to cover any long-term care expenses. Her licensed insurance representative recommended that she purchase a \$100,000 single premium Lincoln MoneyGuard Reserve Plus policy with the two-year Convalescent Care Benefits Rider² and the four-year Extension of Benefits Rider. This will provide up to six years of long-term care benefits. There is no deductible or elimination period for the long-term care benefits.

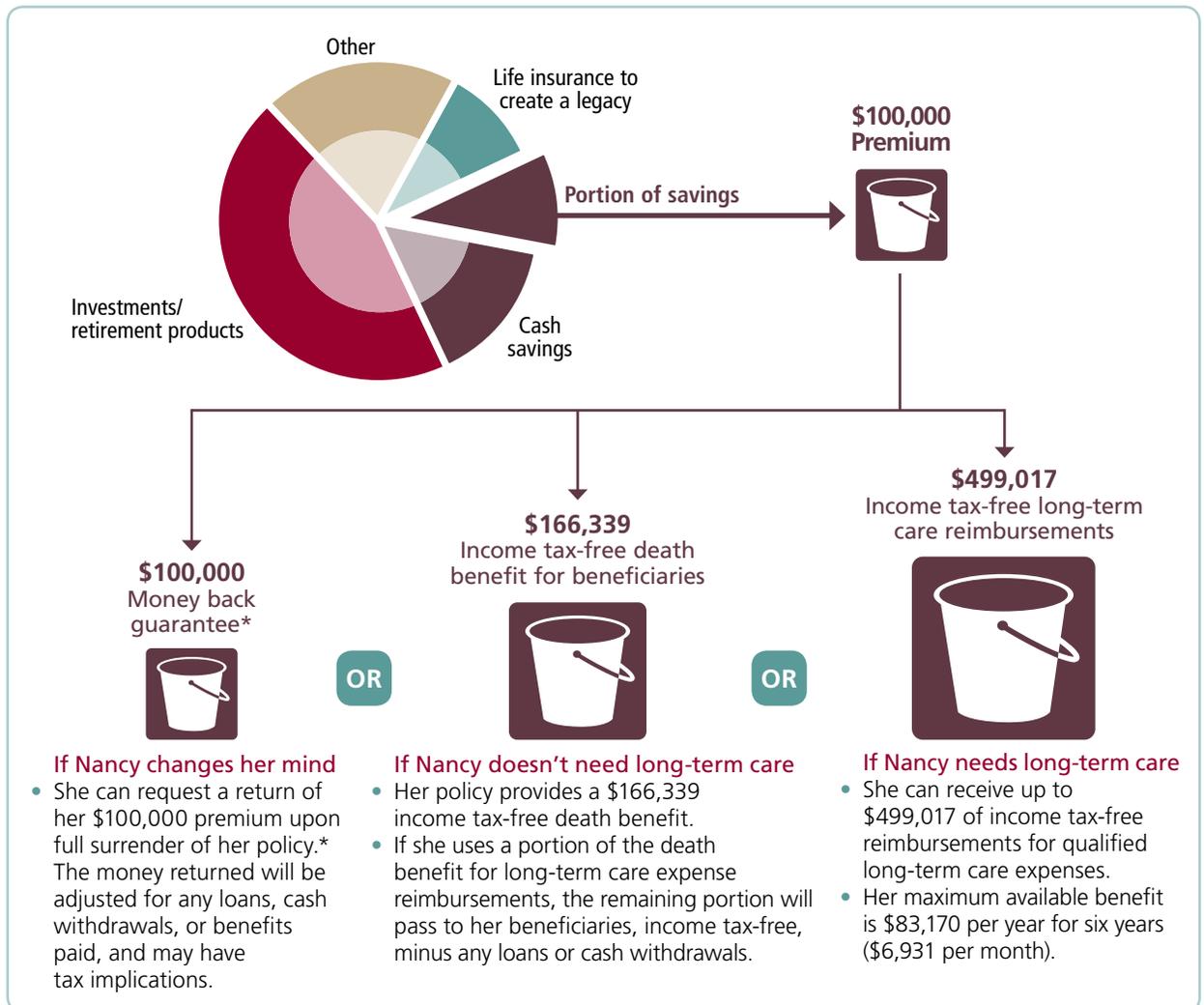
*Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender, and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms, and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact your licensed insurance representative.

Hello future.®

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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