



Lincoln MoneyGuard® Reserve

Lincoln MoneyGuard Reserve reimburses for qualified long-term care costs—including care received in:

- a nursing home
- assisted living facilities
- the client's home

Excellence in claims

- ✓ More than 99% of claims approved and paid within five days or less!
- ✓ Claims analyzed based on data from the client's personal physician
- ✓ One case manager handles the case throughout the claims process

In 1988, Lincoln introduced MoneyGuard as an innovative linked-benefit UL policy with a long-term care rider. Today, with more than 60,000 MoneyGuard policies in-force, Lincoln is still the market leader in helping to protect clients from long-term care expenses. Lincoln MoneyGuard Reserve products can help make you a hero in your clients' eyes.

Lincoln is happy to tell you about our excellent service!

Contact the MoneyGuard Sales Desk at 877 533-0114 (option 2, then option 1)

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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MGR-CLA-FLI001_Z05
POD 4/10 Z05
Order code: MGR-CLA-FLI001
10-1221A



Hello future.®

Important disclosures. Please read.

Lincoln MoneyGuard® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The cost of riders will be deducted from the policy value.

Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

In New York, issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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

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