

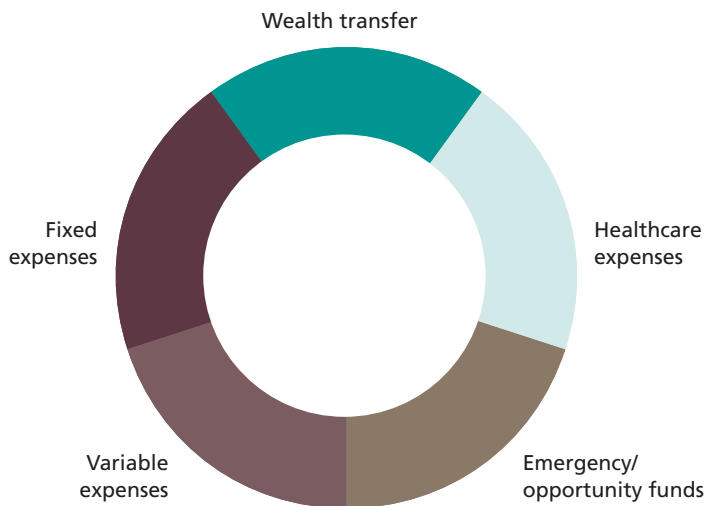
Protect client portfolios from long-term care risk

MoneyGuard® Reserve: Protect assets

- Get money off the sidelines
- Protect assets
- Drive revenue

Even the best-managed retirement assets may be vulnerable

As an advisor, you help guide your clients on a responsible path toward retirement. Unfortunately, an unexpected health crisis can disrupt the best plans, forcing clients to deploy assets they had hoped to save for retirement or for their estates.



A typical retirement income plan would provide for fixed and variable expenses, healthcare, emergency funds, and wealth transfer. What happens to this plan if an unexpected healthcare event dramatically increases health care expenses?

Consider this sobering truth: seventy percent of Americans age 65 or older today will need some kind of long-term care.*

Plug the leaks in your clients' retirement plans

- Are they prepared to address these risks?
- And if they become one of the many individuals represented by this statistic, what would be the impact on **your book and your revenue stream?**

MoneyGuard® Reserve offers one simple solution. A universal life insurance policy from **The Lincoln National Life Insurance Company**, *MoneyGuard* Reserve provides benefits your clients can tap to reimburse long-term care costs, protecting assets they've set aside for retirement—and your book of business.

* Testimony before the U.S. Special Committee on Aging, March 21, 2004.

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MoneyGuard® Reserve provides three key benefits:

- In many cases MoneyGuard Reserve offers your clients greater leverage for the money they have saved for long-term care expenses, significantly increasing their ability to meet extensive long-term care costs.
- MoneyGuard Reserve provides a money-back guarantee on policies funded with single premiums that will return your clients' original single premium payment any time they request it. The amount received is adjusted for any benefits paid and loans or withdrawals taken, and a portion of the money returned may have tax implications.
- MoneyGuard Reserve not only provides income tax-free long-term care reimbursements to your clients, but also efficiently passes any unused portion income tax-free to their beneficiaries through a death benefit.

Which clients can make better use of their cash?

Use the space below to list clients who could benefit from a more effective way to anticipate long-term care costs. And the opportunity to free up cash for more appropriate allocations.

Important disclosures. Please read.

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. 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 Return of Premium Rider (ROPR) is included at issue (single premium only). The cost for these riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** This policy has exclusions and/or limitations.

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