



Lincoln *MoneyGuard*[®] Reserve client profiles

Guide to identifying potential clients





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




Determining who could benefit from Lincoln *MoneyGuard*[®] Reserve

There are five key categories of clients who should consider long-term care expense risk. This guide will help you understand these client segments, their perceptions, and their concerns, so that you can address their needs in your long-term care discussions.

Five client categories	 1. Single females	 2. Those retired or approaching retirement	
	Age	50–80	50–65
Assets	<ul style="list-style-type: none"> <input type="checkbox"/> Additional cash reserves, CDs, money markets, annuities not used to supplement income 	<ul style="list-style-type: none"> <input type="checkbox"/> Additional cash reserves, CDs, money markets, annuities not used to supplement income <input type="checkbox"/> Sufficient retirement income 	
Perceptions/concerns to listen for	<ul style="list-style-type: none"> <input type="checkbox"/> “I don’t know who will take care of me.” <input type="checkbox"/> “I don’t want to be a burden on other family members.” <input type="checkbox"/> “I want to know I’m prepared if I need LTC.” <input type="checkbox"/> “I have family or friends who had to use LTC.” 	<ul style="list-style-type: none"> <input type="checkbox"/> “I have savings to use for LTC.” <input type="checkbox"/> “I’m worried about exposure to market volatility and rising healthcare costs.” 	
Why Lincoln <i>MoneyGuard</i> Reserve	<ul style="list-style-type: none"> <input type="checkbox"/> Assets can be leveraged to gain tax-advantaged LTC benefits so her money lasts longer. <input type="checkbox"/> It helps protect other assets and retirement income. <input type="checkbox"/> The client has the assurance of having a policy should LTC be needed. <input type="checkbox"/> It can alleviate concerns of being a burden and help the client maintain financial independence. 	<ul style="list-style-type: none"> <input type="checkbox"/> It helps protect cash reserves and other assets from LTC expenses. <input type="checkbox"/> By providing asset leverage and tax efficiency, it’s a smarter use of money allocated for LTC expenses. 	
Client Name		Client Name	
Age		Age	

By having long-term care discussions with your clients, you can help them prepare for important issues, including where to receive LTC assistance, who the decision-makers are, and how to cover the costs.

For more information, contact your Lincoln MoneyGuard representative.

 3. Older clients	 4. High net worth individuals	 5. Executives or top earners
70–80	35–80	45–65
<ul style="list-style-type: none"> <input type="checkbox"/> Cash reserves set aside for LTC costs 	<ul style="list-style-type: none"> <input type="checkbox"/> \$3 million or more 	<ul style="list-style-type: none"> <input type="checkbox"/> Sustainable retirement portfolio <input type="checkbox"/> Bonus money or commissions available to fund LTC protection
<ul style="list-style-type: none"> <input type="checkbox"/> “I have some savings for LTC expenses, but I do not want to deplete all of these assets.” <input type="checkbox"/> “I want to leave some money to my children. I don’t want to have to use it all for my care.” <input type="checkbox"/> “I wish I had bought LTC insurance earlier. It’s too expensive now.” 	<ul style="list-style-type: none"> <input type="checkbox"/> “I have enough money to pay for LTC needs.” 	<ul style="list-style-type: none"> <input type="checkbox"/> “Taxes are a big deal for me.” <input type="checkbox"/> “I’ve saved a lot. I want to protect those savings.” <input type="checkbox"/> “I earn a nice bonus. I want to be sure to spend it wisely.”
<ul style="list-style-type: none"> <input type="checkbox"/> It helps protect the retirement portfolio and estate assets designated for heirs. <input type="checkbox"/> It can allow the client to have more than what cash reserves could provide for LTC expenses. <input type="checkbox"/> It provides tax advantages. <input type="checkbox"/> Unlike LTC planning that relies on cash reserves that can be depleted, it offers the client more freedom of choice for LTC. <input type="checkbox"/> It can eliminate the concern of potentially living in a public LTC facility. 	<ul style="list-style-type: none"> <input type="checkbox"/> It’s a smarter way to allocate LTC dollars because it offers tax efficiencies and asset leverage. <input type="checkbox"/> Some of the risks of exposure to LTC expense are off-loaded to Lincoln. <input type="checkbox"/> It helps avert conflicts of interest. Children don’t have to choose between quality of LTC and inheritance. 	<ul style="list-style-type: none"> <input type="checkbox"/> It offers tax advantages and asset leverage. <input type="checkbox"/> Younger, healthy clients appreciate cost efficiencies when buying LTC protection. <input type="checkbox"/> Flexible and single premium options are available. <input type="checkbox"/> It features a money back guarantee.¹ <p><small>¹The money back guarantee is through the Return of Premium Rider available at issue on single premium policies and certain flexible premium policies. The money returned will be adjusted for loans, withdrawals, or any benefits paid, and may have tax implications.</small></p>

Client Name	Age	Client Name	Age	Client Name	Age

Which clients could benefit from Lincoln *MoneyGuard*® Reserve?



Single females, age 50–80



Those retired or approaching retirement, age 50–65



Older clients, age 70–80



High net worth individuals, age 35–80



Executives or top earners, age 45–65

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Important disclosures. Please read.

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. **Guarantees and contractual obligations are backed by the claims-paying ability of the applicable issuing company and are subject to policy terms and conditions.**

Products and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. The cost of the riders is deducted monthly from the policy cash value.

Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07).



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