



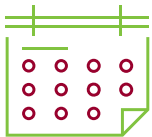
Lincoln MoneyGuard® II

Get the full picture and you'll understand why we're the market leader¹

Since unveiling our first long-term care funding solution 30 years ago, Lincoln Financial Group has never wavered from our commitment to help clients plan for long-term care expenses. As one of the first companies to offer hybrid long-term care solutions, we have the experience to serve the needs of our policyowners.



Don't let your long-term care planning fall short.



0-day elimination period reduces out-of-pocket costs

Once eligible, our 0-day elimination period may result in significantly less out-of-pocket costs for qualified LTC expenses.



Post-issue support, saving clients time and effort

Lincoln Concierge Care Coordination services² helps clients and their families plan for a long-term care event and manage that event if it were to occur, beginning on day one of policy ownership. Concierge Care Coordination saves clients valuable time and effort, helping families locate local service providers with suggestions customized to their needs.



Payment of benefits, including direct billing

Lincoln MoneyGuard II offers accountability for care. Benefits are paid by reimbursement of expenses, ensuring funds for long-term care expenses are disbursed as needed. Plus, we allow direct billing to the care provider.



Covered services, helping clients stay independent

At Lincoln, our priority is helping Lincoln MoneyGuard II clients remain independent for as long as they can. If you need care, you have choices:



Affordability for younger clients

Extended flex pay enables Lincoln MoneyGuard II clients as young as age 40 to contribute to their policies for up to 25 years, keeping the annual premiums as low as possible.

Care at home and in your community

- Home healthcare
- Adult day care
- Respite care

Facility care

- Assisted living
- Nursing home care

Additional care and services

- Alternative care
- Hospice services
- Caregiver training
- Care planning
- Bed reservation
- International benefits

¹ LIMRA 2017 U.S. Individual Combination Sales Report.

² Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third party vendor not affiliated with Lincoln Financial. Concierge Care third party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third party vendor. Results and outcomes cannot be guaranteed.

Insurance products issued by:
The Lincoln National Life Insurance Company

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