



# Lincoln MoneyGuard® II

*Rate Refresh 2019*

Insurance products issued by:  
The Lincoln National Life Insurance Company

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

# LINCOLN *MONEYGUARD* II Marketing Materials

Updated with new rates

## CLIENT

### MoneyGuard II Client Product Guide:

- [MGR-ICC-BRC014](#) (ICC version)\*
- [MGR-CLT2-BRC012](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-BRC026](#)

### MoneyGuard II Client Seminar

- [MGR-ICC-PPT007](#) (ICC version)\*
- [MGR-CLT2-PPT007](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-PPT025](#) (CA version)

### MoneyGuard II Single Pay Case Study

- [MGR-ICC-FLI006](#) (ICC version)\*
- [MGR-CLT2-FLI005](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-FLI055](#) (CA version)

\*States other than AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI

### MoneyGuard II Flex Pay Case Study

- [MGR-ICC-FLI005](#) (ICC version)\*
- [MGR-CLT2-FLI004](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-FLI054](#) (CA version)

## ADVISOR

### MoneyGuard II Advisor Flier

- [MG-WWHW-FLI001](#)

### MoneyGuard II Advisor Seminar

- [MGR-ADV2-PPT007](#)

### MoneyGuard II Advisor Guide

- [MGR-ADV2-BRC006](#)

### MoneyGuard II Leverage Chart

- [MGR-ADV2-FLI007](#)

### LTC Planning for Couples flier

- [MGR-PLAN-FLI001](#)



# IMPORTANT DISCLOSURES

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

**This material is provided by the insurance company that issues the product[s] described herein; it is intended for use with the general public. The issuing insurance company is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. The issuing insurance company, as well as affiliated companies, have financial interests that are served by the sale of these products. Ask your financial advisor for assistance with your situation.**

Lincoln *MoneyGuard*® II is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. **Accelerated death benefits may be taxable and may affect public assistance eligibility.** The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

**Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882.**

**All guarantees and benefits of the insurance policy are subject to 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.

Products and features, including benefits, terms, and definitions, may vary by state. Product not available in New York.

