

MoneyGuard® III

Product Description:

MoneyGuard® is a flexible premium universal life insurance product which provides a death benefit and long-term care coverage through a rider. The product has various funding options. Return of Premium is provided through the Value Protection Endorsement which is included automatically with every policy. **Lincoln MoneyGuard® III is compliant with the 2017 CSO table and principle-based reserving (PBR) design.**

Comparison Lincoln MoneyGuard® III vs. Lincoln MoneyGuard® II (2019)

Lincoln MoneyGuard® III	Lincoln MoneyGuard® II (2019)																																																																																																																																																																																																
Policy Form Number(s): Base Universal Life Product: 19-MG890, ICC19-MG890 Long-Term Care Benefits Rider (LTCBR): LTCBR-890, ICC19LTCBR-890 (required) Terminal Illness Acceleration of Death Benefit Rider (TIR): TIR-891, ICC19TIR-891 (required) Value Protection Endorsement (VPE): END-10534, ICC19END-10534 (required)	Policy Form Number(s): Base UL Policy Form: LN880/ICC13LN880 LABR: LR881/ICC13LR881 (required) LEBR: LR882/ICC13LR882 Value Protection Rider: LR880 Rev/ICC15LR880 Rev (required)																																																																																																																																																																																																
CUSIP Number: 53404X850	CUSIP Number: 53407L101																																																																																																																																																																																																
Policy Types Available: Offered as a Single Life Universal Life policy only.	Policy Types Available: Offered as a Single Life Universal Life policy only.																																																																																																																																																																																																
Premium Structure: Single Premium or Flexible Premiums. Payment modes available are Annual, Semi-Annual, Quarterly and Monthly. The maximum flexible premium period that can be elected varies by issue age, see grid below.	Premium Structure: Single Premium or Flexible Premiums. Payment modes available are Annual, Semi-Annual, Quarterly and Monthly. The maximum flexible premium period that can be elected varies by issue age, see grid below:																																																																																																																																																																																																
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Lincoln MoneyGuard® III	Lincoln MoneyGuard® II (2019)																																										
Issue Ages/Underwriting Classes: 30-80 Standard or Couples Discount	Issue Ages/Underwriting Classes: 40-79 Standard or Couples Discount																																										
Couples Discount: A couples' discount will apply to the LTCBR rider charge based on the insured's marital status at the time of issue only. This includes an insured who is legally married (traditional or same sex) or is part of a civil union or domestic partnership or is in a common law marriage as recognized in the state of issue.	Couples Discount: A couples' discount will apply to the LABR and LEBR rider charges (including inflation charge) based on the insured's marital status at the time of issue only. This includes an insured who is legally married (traditional or same sex) or is part of a civil union or domestic partnership or is in a common law marriage as recognized in the state of issue.																																										
Minimum Specified Amount: \$50,000	Minimum Specified Amount: \$50,000																																										
Maximum Specified Amount: <i>Single and Flexible Premium:</i> \$500,000 Specified Amount	Maximum Specified Amount: <i>Single and Flexible Premium:</i> \$500,000 Specified Amount for a 2-year LABR \$750,000 Specified Amount for a 3-year LABR																																										
Additional Deposits: Allowed on all pay modes but will not increase the Specified Amount/Monthly Maximum. Additional deposits will not be included in the Value Protection Endorsement (VPE) amount.	Additional Deposits: Allowed on all pay modes but will not increase the Specified Amount/Monthly Maximum. Additional deposits will not be included in the Value Protection Rider (VPR) amount.																																										
Interest Guarantee: 2%	Interest Guarantee: 2%																																										
Surrender Charge Duration: 10 Years	Surrender Charge Duration: 10 Years																																										
Surrender Charge Schedule: Per thousand dollars of Specified Amount. The maximum rate per thousand is being used. The surrender charge set in any given year is level throughout the policy year.	Surrender Charge Schedule: Per thousand dollars of Specified Amount. The maximum rate per thousand is being used. The surrender charge set in any given year is level throughout the policy year.																																										
Return of Premium: Available automatically at issue through the Value Protection Endorsement (VPE). There are two options for Return of Premium (ROP): Basic ROP: A fixed level of 70% of paid premiums returned in all years. Graded (Vested) ROP: Cost reflected in the pricing. The return of premium factors will vary by duration. The ROP will be graded from 70% to 100% over 11 years. ROP will equal the Premiums Paid x ROP percentage as seen in the following chart. Max ROP defined at issue based on planned premiums.	Return of Premium: Available at issue only through the Value Protection Rider (VPR). There are two options for Return of Premium (ROP): Basic ROP: A fixed level of 80% of paid premiums returned. Graded ROP: The return of premium factors will vary by duration. There is an additional charge of 3% of premium assessed. The ROP will be graded from 80% to 100% over 6 years. ROP will equal the Return of Total Planned Premium "VPR Threshold" x ROP percentage as seen in the following chart. Whichever option is chosen, ROP benefits become available only after all premiums required for the life of the policy are paid.																																										
<table border="1"> <thead> <tr> <th colspan="2">ROP Percentage Table</th></tr> <tr> <th>Duration Year</th><th>VPR Graded Percentage</th></tr> </thead> <tbody> <tr><td>1</td><td>70%</td></tr> <tr><td>2</td><td>73%</td></tr> <tr><td>3</td><td>76%</td></tr> <tr><td>4</td><td>79%</td></tr> <tr><td>5</td><td>82%</td></tr> <tr><td>6</td><td>85%</td></tr> <tr><td>7</td><td>88%</td></tr> <tr><td>8</td><td>91%</td></tr> <tr><td>9</td><td>94%</td></tr> <tr><td>10</td><td>97%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table> <p>Changes in the ROP level are not allowed after issue.</p>	ROP Percentage Table		Duration Year	VPR Graded Percentage	1	70%	2	73%	3	76%	4	79%	5	82%	6	85%	7	88%	8	91%	9	94%	10	97%	11+	100%	<table border="1"> <thead> <tr> <th colspan="2">ROP Percentage Table</th></tr> <tr> <th>Duration Year</th><th>VPR Graded Percentage</th></tr> </thead> <tbody> <tr><td>1</td><td>80%</td></tr> <tr><td>2</td><td>84%</td></tr> <tr><td>3</td><td>88%</td></tr> <tr><td>4</td><td>92%</td></tr> <tr><td>5</td><td>96%</td></tr> <tr><td>6+</td><td>100%</td></tr> </tbody> </table> <p>Changes in the ROP level are not allowed after issue.</p>	ROP Percentage Table		Duration Year	VPR Graded Percentage	1	80%	2	84%	3	88%	4	92%	5	96%	6+	100%
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<p>Long-Term Care Benefits Rider (LTCBR): designed with one LTC rider to allow for simplified contractual design.</p> <p>No longer a separation between Acceleration and Extension periods/durations. This allows for a smoother transition between the benefits provided throughout the LTCBR design options.</p>	<p>Long-Term Care Acceleration of Benefits Rider (LABR): Accelerates the LABR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The LABR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.</p>																		
<p>Durations available for LTCBR are 3, 4, 5, 6, or 7 years (elected at issue).</p>																			
<p>Residual Death Benefit:</p> <p>If LTC benefits are paid, the Residual Death Benefit guarantees that the Death Benefit will be no less than a stated amount. The Residual Death Benefit at issue is equal to 5% of the Initial Specified Amount or \$10,000, whichever is less. Thereafter, the benefit is adjusted for loans, loan interest and withdrawals. There is no Residual Death Benefit remaining if any benefits have been paid under the Benefits After Lapse provision.</p>	<p>Residual Death Benefit:</p> <p>Included in every policy that has the LABR. If LTC benefits are paid, the Residual Death Benefit guarantees that the Death Benefit will be no less than a stated amount. The Residual Death Benefit at issue is equal to 5% of the Initial Specified Amount or \$10,000, whichever is less. Thereafter, the benefit is adjusted for loans, loan interest and withdrawals. There is no Residual Death Benefit remaining if any benefits have been paid under the Benefits After Lapse provision.</p>																		
<p>Deductible Period: None</p>	<p>Deductible Period: None</p>																		
<p>See LTCBR above: (no longer a separate rider strictly for Extension Benefits)</p>	<p>Long-Term Care Extension of Benefits Rider (LEBR): Extends long-term care benefits for 2-years or 4-years. Insured selects the duration at issue.</p>																		
<p>Benefit Period Options (LTCBR):</p> <p>3 years 4 years 5 years 6 years 7 years</p>	<p>Benefit Period Options (LABR/LEBR):</p> <p>2 years (2+0) 4 years (2+2) 6 years (2+4) 3 years (3+0) 5 years (3+2) 7 years (3+4)</p>																		
<p>Inflation Protection:</p> <p>Three options are available on the LTCBR: none, 3% compound or 5% compound. Monthly maximum LTC benefits increase annually starting at the end of the first rider anniversary. Annual increases apply to the LTC benefits and not the death benefit.</p>	<p>Inflation Protection:</p> <p>Three options are available on the LABR, none, 3% compound or 5% compound. Monthly maximum LTC benefits increase annually starting at the end of the first rider anniversary. Annual increases apply to the LTC benefits and not the death benefit. If the client elects inflation protection on the LABR, they must have the same type of protection on the LEBR. Three options are available on the LEBR, none, 3% compound or 5% compound.</p>																		
<p>Allowable Inflation Protection Combinations:</p> <p>Choices are: None, 3% compound 5% compound for all LTCBR benefit durations.</p>	<p>Allowable Inflation Protection Combinations:</p> <table><tr><td>2N+0</td><td>3N+0</td><td>2N+2N</td><td>2N+4N</td><td>3N+2N</td><td>3N+4N</td></tr><tr><td>2C+0</td><td>3C+0</td><td>2C+2C</td><td>2C+4C</td><td>3C+2C</td><td>3C+4C</td></tr><tr><td>2D+0</td><td>3D+0</td><td>2D+2D</td><td>2D+4D</td><td>3D+2D</td><td>3D+4D</td></tr></table> <p>NOTE: N = No inflation. C = compound 3%. D = compound 5%.</p>	2N+0	3N+0	2N+2N	2N+4N	3N+2N	3N+4N	2C+0	3C+0	2C+2C	2C+4C	3C+2C	3C+4C	2D+0	3D+0	2D+2D	2D+4D	3D+2D	3D+4D
2N+0	3N+0	2N+2N	2N+4N	3N+2N	3N+4N														
2C+0	3C+0	2C+2C	2C+4C	3C+2C	3C+4C														
2D+0	3D+0	2D+2D	2D+4D	3D+2D	3D+4D														

Lincoln MoneyGuard® III

Monthly Cost of Insurance (COI):

Separate deductions are made each month to cover the cost of the various insurance elements. No COI or rider charges are incurred after Attained Age 121.

Base: The rates are based on the Insured's sex and Attained Age based on the guaranteed rates shown in the Policy Schedule.

LTCBR Charge: Level charge that varies in duration by issue age (see grid below). The charge is based on Insured's Issue Age, Gender, Standard/Couples Discount, LTCBR duration and inflation option elected. Charges cease when entire LTCBR base amount paid as claim. LTCBR base amount reduced by partial surrenders, Specified Amount reductions and loans which will also reduce the LTCBR charge.

Issue Age*	LTC Riders Charge Duration	Issue Age	LTC Riders Charge Duration
30	40	55	15
31	39	56	14
32	38	57	13
33	37	58	12
34	36	59	11
35	35	60	10
36	34	61	10
37	33	62	10
38	32	63	10
39	31	64	10
40	30	65	10
41	29	66	10
42	28	67	10
43	27	68	10
44	26	69	10
45	25	70	10
46	24	71	10
47	23	72	10
48	22	73	10
49	21	74	10
50	20	75	10
51	19	76	10
52	18	77	10
53	17	78	10
54	16	79	10
		80	10

Lincoln MoneyGuard® II (2019)

Monthly Cost of Insurance (COI):

Separate deductions are made each month to cover the cost of the various insurance elements. No COI or rider charges are incurred after Attained Age 95.

Base: The rates are based on the Insured's sex and Attained Age based on the guaranteed rates shown in the Policy Schedule.

Rider Charges: Rider charges will vary by the Inflation Option Chosen for LABR and/or LEBR (No Inflation, 3% Compound, 5% Compound)

LABR: Level charge that varies in duration by issue age (see grid below). The charge is based on Insured's Issue Age, Gender, Standard/Couples Discount, LABR duration. Charges cease when entire LABR base amount paid as claim. LABR base amount reduced by partial surrenders, Specified Amount reductions and loans which will also reduce the LABR charge.

LEBR: Level charge that varies in duration by issue age (see grid below). The charge is based on Insured's Issue Age, Gender, Standard/Couples Discount, LABR duration, LEBR duration. Charges cease when entire LABR base amount paid as claim. LEBR charge will be reduced proportionately when the LABR base amount reduced by partial surrenders, Specified Amount reductions and loans which will also reduce the LABR charge.

Issue Age	LTC Riders Charge Duration	Issue Age	LTC Riders Charge Duration
40	25	60	10
41	24	61	10
42	23	62	10
43	22	63	10
44	21	64	10
45	20	65	10
46	19	66	10
47	18	67	10
48	17	68	10
49	16	69	10
50	15	70	10
51	14	71	10
52	13	72	10
53	12	73	10
54	11	74	10
55	10	75	10
56	10	76	10
57	10	77	10
58	10	78	10
59	10	79	10

Lincoln MoneyGuard® III	Lincoln MoneyGuard® II (2019)
Premium Load: The Premium Load is 15% of all premiums in all years.	Premium Load: The Premium Load is 25% of all premiums in all years.
Per Unit Load: Monthly charge to attained age 121.	Per Unit Load: N/A
Partial Withdrawals: One allowed per year. <ul style="list-style-type: none"> Minimum: \$500 Maximum: Surrender Value less \$500 No withdrawal fee	Partial Withdrawals: One allowed per year. <ul style="list-style-type: none"> Minimum: \$500 Maximum: Surrender Value less \$500 No withdrawal fee
Policy Loan Interest: 4%	Policy Loan Interest: Variable – in arrears
Loans and benefits Loans don't impact LTC benefits until time of claim. If a loan exists at time of claim, a portion of the reimbursement is credited toward the outstanding loan amount. (The amount credited is pro-rated based on loan balance and Specified Amount.)	Loans and benefits As loans are taken adjustments are made to policy LTC benefits
Interest Credited on Loans: 2%	Interest Credited on Loans: 2%
Nonforfeiture Benefit: Not a separate Rider. Included in the base product design.	Nonforfeiture Benefit: Not a separate Rider. Included in the base product design.
Transitional Care Assistance Benefit <ul style="list-style-type: none"> New Covered Service allowed while receiving Home Health Care and/or Adult Daycare benefits in the first year of a claim. Allows for a lifetime benefit amount of \$100 per day for 180 days. Receipts not required for reimbursements (under this covered service). Care for this covered service can be provided by an individual of your choosing (excluding spouse) as identified in the Plan of Care. 	N/A
Terminal Illness Acceleration of Death Benefit Rider (TIR) <ul style="list-style-type: none"> Automatically included at issue (at no charge). \$250 Administrative Fee charged at the time of TIR usage Benefit is a 25-75% of the policies current Specified Amount (less debt) as a one-time Lump Sum. Benefit amount payable cannot exceed \$250,000. Eligibility requires a terminal illness diagnosis, which occurs when life expectancy of the insured is determined to be no more than 12 months as per a physician's written statement Use of the TIR terminates the LTCBR and conversely use of LTCBR terminates TIR 	N/A
International Benefit Built into the LTCBR. Provides benefits if client is confined to a Nursing Home or Assisted Living Facility outside the US, its territories, or possessions. The full LTCBR Benefit Limit may be used for this purpose. Max benefit can be up to 36 months.	International Benefit Built into the LABR. Provides benefits if client is confined to a Nursing Home or Assisted Living Facility outside the US, its territories, or possessions. Benefits limited to the maximum monthly benefit that would otherwise be paid. The full LABR Benefit Limit may be used for this purpose.

Lincoln MoneyGuard® III universal life is issued on policy form 19-MG890/ICC19-MG890 and state variations by The Lincoln National Life Insurance Company, Fort Wayne. Lincoln MoneyGuard® II universal life (Lincoln MoneyGuard® II (2017) 021119) is issued on policy form LN880/ICC13LN880 and state variations by The Lincoln National Life Insurance Company, Fort Wayne. The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Product and features subject to state availability. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.

Lincoln Financial Group is the marketing name for Lincoln Financial Corporation and its affiliates.