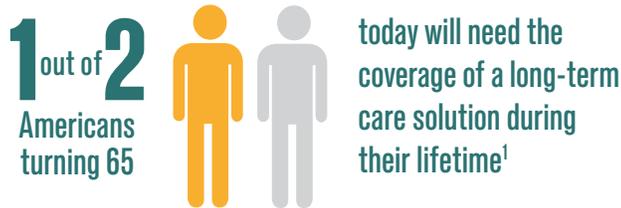


# Lincoln MoneyGuard® solutions

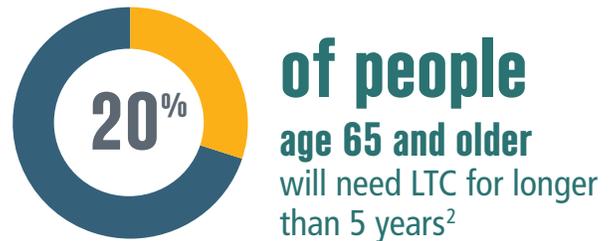
## Start early when planning for long-term care

If you are in your prime earning years, you may be feeling the financial challenges of pursuing multiple goals simultaneously. It's not uncommon to have to make tough choices for you and your family's future. Planning for long-term care (LTC) may be one of those choices you need to make.

There are compelling reasons to have a plan for long-term care.

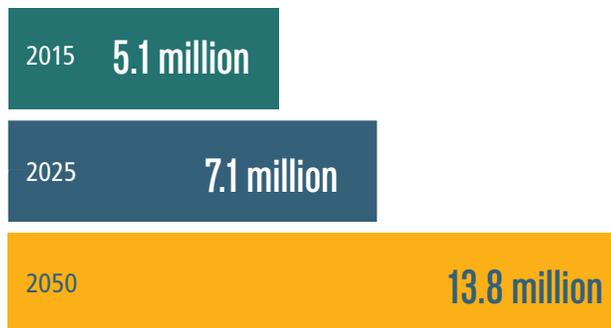


AND



### PLUS...

Alzheimer's cases among people 65 and over are expected to triple by 2050<sup>3</sup>



Also the cost of care is high and increasing<sup>4</sup>



#### Skilled nursing facility: Private room

2015: \$99,000 annual

2016: \$102,656 annual



#### Studio apartment in assisted living facility

2015: \$46,200 annual

2016: \$48,321 annual



#### Home health aide 40 hours per week

2015: \$42,240 annual

2016: \$46,966 annual

<sup>1</sup> Department of Health and Human Services, "Long-term Services and Supports for Older Americans: Risks and Financing," <https://aspe.hhs.gov/sites/default/files/pdf/106211/ElderLTCrb-rev.pdf>, February 2016.

<sup>2</sup> U.S. Department of Health and Human Services, "How Much Care Will You Need?" *LongTermCare.gov*, <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>, October 10, 2017.

<sup>3</sup> Alzheimer's Association, "2017 Alzheimer's Disease Facts and Figures," *Alzheimer's & Dementia*, [https://www.alz.org/documents\\_custom/2017-fact-and-figures.pdf](https://www.alz.org/documents_custom/2017-fact-and-figures.pdf), 13:325-373, p. 24, January 2017. [https://www.alz.org/documents\\_custom/2017-facts-and-figures.pdf](https://www.alz.org/documents_custom/2017-facts-and-figures.pdf)

<sup>4</sup> LTCG, "Lincoln Financial Group Cost of Care Survey," <http://bit.ly/LincolnCostOfCareStudy2016>, February 2017. For a printed copy, call 877-ASK-LINCOLN.

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For use with the general public.

## Plan now as a family for additional long-term care options later

A long-term care event impacts the entire family. Having a LTC plan may expand your options for care, while helping you maintain your independence, despite a compromised health condition. Without a plan, your children might be drawn into helping you with your LTC needs. Understanding the facts might help you start the conversation with your advisor, including your adult children, about your preferences for care.

**6 in 10**

adults want to avoid having their children provide LTC for them<sup>5</sup>

**83%**

of the help provided to older adults in the U.S. comes from family members, friends or other unpaid caregivers<sup>6</sup>

**75%**

of all caregivers are women<sup>7</sup>

## The power of starting early

Maximize the power of having an LTC plan. By starting at a younger age, you may have these advantages:

- ✓ Go through underwriting when you're younger and potentially healthier.
- ✓ More affordable premium options with extended flex pay.
- ✓ Significantly higher LTC benefits for when you're more likely to need care.



## See how benefits grow over time

This chart shows how the age at which you start your coverage may impact the growth of benefits. Your LTC benefits at age 80 would be significantly higher if you purchased the policy at age 45, 55 or 65, and contributed total premium of \$100,000.



MALE*		Day one benefits				Age 80 benefits					
Age	Premium	Specified amount (death benefit)	OR	Total LTC benefit	Annual LTC benefit <sup>†</sup>	Monthly LTC benefit	Specified amount (death benefit)	OR	Total LTC benefit	Annual LTC benefit <sup>†</sup>	Monthly LTC benefit
45	\$5K per year for 20 years	\$113,039		\$365,591	\$56,520	\$4,710	\$101,829		\$1,028,723	\$159,038	\$13,253
55	\$10K per year for 10 years	\$112,954		\$365,316	\$56,477	\$4,706	\$104,821		\$764,891	\$118,250	\$9,854
65	\$100K single premium	\$100,782		\$367,703	\$56,846	\$4,737	\$100,782		\$572,869	\$88,564	\$7,380



FEMALE*		Day one benefits				Age 80 benefits					
Age	Premium	Specified amount (death benefit)	OR	Total LTC benefit	Annual LTC benefit <sup>†</sup>	Monthly LTC benefit	Specified amount (death benefit)	OR	Total LTC benefit	Annual LTC benefit <sup>†</sup>	Monthly LTC benefit
45	\$5K per year for 20 years	\$101,824		\$329,320	\$50,912	\$4,243	\$113,600		\$926,660	\$143,259	\$11,938
55	\$10K per year for 10 years	\$104,821		\$339,013	\$52,411	\$4,368	\$113,600		\$709,817	\$109,736	\$9,145
65	\$100K single premium	\$113,692		\$325,950	\$50,391	\$4,199	\$113,600		\$507,819	\$78,508	\$6,542

Assumes all premiums are paid as planned, six years of benefit with Long-Term Care Acceleration of Benefits Rider (LABR) of 2 years and Long-Term Care Extension of Benefits Rider (LEBR) of 4 years; 3% compound inflation rider (5% compound inflation rider is available for an additional cost); with Couples Discount underwriting class; 80% return of premium selected at issue. Values assume that no loans or withdrawals are taken.

<sup>5</sup>Caregiving Omnibus Study, "Emotional Aspects of Caregiving," 2017. 1,015 people participated in the study. For a printed copy, call 877-ASK-LINCOLN.

<sup>6</sup>Alzheimer's Association, "2017 Alzheimer's Disease Facts and Figures," *Alzheimer's & Dementia*, 13:325-373, [https://www.alz.org/documents\\_custom/2017-facts-and-figures.pdf](https://www.alz.org/documents_custom/2017-facts-and-figures.pdf), p. 33, January 2017.

<sup>7</sup>Caregiver.org., "Caregiver Statistics: Demographics," <https://www.caregiver.org/caregiver-statistics-demographics>, January 2016.

\* Hypothetical example for illustration purposes only. Your costs and benefits will depend on your specific situation, including age, premium amount, health, etc.

<sup>†</sup> First year benefit only.

# Your financial advisor can assist you with your long-term care planning

Many people understand the importance of planning for long-term care expenses, but in reality, they may postpone it and risk being unprepared. Your appropriately licensed financial advisor can help you understand the potential costs and develop a financial plan with you to help fund your care.

To learn more, please contact your advisor.

## Eligibility for reimbursement of qualified LTC expenses\*

The insured is certified as chronically ill by a Licensed Health Care Practitioner (LHCP), and care is provided under a care plan prescribed by a LHCP. The LHCP certifies that the insured is unable to perform at least two of the activities of daily living (ADLs) without substantial assistance from another for a period of at least 90 days. The ADLs are: bathing, continence, dressing, eating, toileting, and transferring. An insured may also be certified chronically ill as a result of severe cognitive impairment. Certification must be reconfirmed by a LHCP every 12 months for reimbursement eligibility. Qualified long-term care benefits will continue as long as the individual is certified as chronically ill and until the entire long-term care benefits are exhausted.

\*Eligibility is subject to claims requirements as specified in the policy rider. Policy contains full details and definitions.

## Important information:

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. 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. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

**General Exclusions and Limitations:** These riders will not provide benefits for: a. treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); b. treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; d. loss to the extent that benefits are paid under any of the following: 1. Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount). This means that this rider does not pay for the Insured's Medicare deductible or coinsurance; 2. other governmental programs (except Medicaid); 3. state or federal workers compensation laws; 4. employer's liability laws; 5. occupational disease laws; and 6. any motor vehicle no-fault laws; e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; f. services provided by a facility or an agency that does not meet the definition for such facility or agency as described in the Covered Services provision of the Long-Term Care Acceleration of Benefits Rider (LABR); and g. services provided by a member of the Insured's or Owner's Immediate Family or for which no charge is normally made in the absence of insurance, unless: 1. the Immediate Family member is a regular employee of the service or care provider furnishing the service or care; 2. the service or care provider receives the payment for the service or care; and 3. the Immediate Family member receives no compensation other than the normal compensation for an employee in his or her job category.

**Renewability, Termination and Cancelability:** The LABR and LEBR are non-cancelable; you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in force. The Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges.

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

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**For use with the general public.**

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May go down in value

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