



Lincoln MoneyGuard® II

Product Features Comparison

SCORECARD

This piece is designed for product positioning to help producers evaluate Lincoln's products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. Please note that this information may not include all product details. Each product's features and benefits should be weighed against the costs.

Why Lincoln MoneyGuard® II?

Five things you should consider for your client when comparing linked benefit products:

Track Record

Lincoln MoneyGuard® II, a universal life insurance policy with long-term care benefits, is the newest product in Lincoln's established linked benefit portfolio. Lincoln has been selling linked benefit products since its entry into the market in 1988.

Guarantees

The cost of coverage for your client will never increase and if your client uses their entire long-term care benefit amount, the policy will pay the beneficiary a residual death benefit.

Deductible Period Expenses

Lincoln MoneyGuard® II has no deductible periods for qualified long term care services, once the client is eligible. This allows your client to avoid costly out of pocket expenses associated with deductible periods.

Rising Cost of Care

While cost for care continues to increase, Lincoln MoneyGuard® II provides your client with options for inflation protection that will increase their benefit amounts each month (additional cost applies).

International Benefits

Lincoln MoneyGuard® II does not limit your client to the United States when receiving care. With international benefits your client can be reimbursed for qualified long term care expenses outside the United States.¹

Combination Products with Qualified LTC Benefits	Lincoln MoneyGuard® II	Genworth Total Living Coverage	New York Life Asset Preserver	State Life Asset-Care I	Pacific Life PremierCare Advantage	Nationwide YourLife CareMatters
Lifetime return of premium ²	✓ ³	✓	✓	✓	✓	✓
Fully guaranteed residual death benefit ⁴	✓	✓	✓	✗	✓	✓
LTC deductible period for qualified services	0	HH: 0 Other: 90 ⁵	90	HH: 30 Other: 60 ⁶	HH: 0 Other: 90 ⁵	90
Inflation protection ⁷	✓	✓	✗	✓	✓	✓
International benefits	✓ ¹	✓	✗	✓	✓	✓ ¹⁰
Rates and LTC benefits guaranteed never to change ⁴	✓	✗	✗	✗	✓	✓
Flexible premium payment options	✓	✗	✗	✗ ⁸	✗	✓
Streamlined application process ⁹	✓	✗	✗	✓	✓	✓
Care Coordination Services	✓	✓	✗	✗	✓	✓

Key: ✓ Comparable product feature as that of MG II; ✗ Product feature is not available

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- ¹ International benefit is automatically included in the LABR (LTC Acceleration Benefits Rider) and will provide full monthly max on LABR only.
- ² The money returned will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications.
- ³ Two Return of Premium options are available through the Value Protection Rider: Base-80% of premiums paid, included with all policies at no extra cost; Graded-100% of premiums paid after 6 years (80%, 84%, 88%, 92%, 96%, 100%), additional cost applies.
- ⁴ Distributions such as loans and partial withdrawals can impact policy guarantees
- ⁵ Policies have a zero day deductible period for home health care and 90 days for all other.
- ⁶ State Life has a 30 day deductible period for home health care and 60 days for all other.
- ⁷ Additional cost applies for inflation protection.
- ⁸ State Life provides these long term care riders on other Asset-Care policies that allow for certain flexible premium options.
- ⁹ A streamlined application process is defined as a telephone application and an issuing class of non-smoker/smoker basis, issued in 8 days or less.
- ¹⁰ Nationwide offers 50% of the maximum monthly benefit amount of the LTC acceleration rider and 50% of any LTC inflation protection rider; no international benefits are available under the LTCEB (LTC extension of benefits).

Not all product features are available for sale in every state. Check to make sure product and features are state approved. Additional options/benefits may incur additional charges.

Genworth Total Living Coverage is policy form #ICC12-GL5000, New York Life Asset Preserver is policy form #898-60.22, State Life Asset-Care I is policy form #L301 and policy form #R501, Pacific Life PremierCare Advantage is policy form #ICC12 P12PPC, Nationwide YourLife CareMatters is policy form #ICC13-NWLA-465.

Important disclosures. Please read.

Lincoln MoneyGuard® II is 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/ICC13LR880; 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.

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

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