

Access cash for informal care at home

MoneyGuard Fixed AdvantageSM – Universal life insurance with a long-term care rider

MoneyGuard Fixed AdvantageSM provides long-term care benefits with flexibility and control. Our solution lets policyholders access **cash** through their **Flex Care Cash** benefits to compensate informal caregivers, including spouses or family members.¹

Using this feature, your clients may receive cash, equal to half of their daily LTC benefits to pay for informal care 7 days a week. Plus, they still keep the remaining balance of their Max Monthly LTC benefit for reimbursement of qualified LTC expenses.

Flex Care Cash is available as long as the specified amount remains and informal care is approved as part of the Plan of Care.



Cash + Reimbursement = Flexibility

As your clients needs change, so can their benefits.

¹ For policyholders to access their long-term care benefits, a licensed health care practitioner must certify that they are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, transferring) for at least 90 days.

Hypothetical example of how it works

At the time of claim, the plan of care includes an arrangement for the spouse to provide informal care 7 days a week.

Benefits available at claim

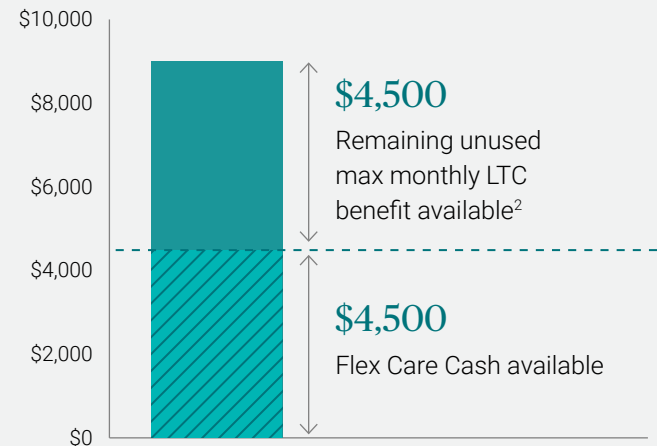
Max monthly LTC benefit = \$9,000

Flex Care Cash

Days of informal care provided by spouse (7 days) x Half of the daily LTC benefit (\$150) = \$4,500 per month (30-day month)

Actual values will vary for each client.

\$9,000 Max Monthly LTC Benefit



² The unused max monthly LTC benefit stays within the total LTC benefit pool.

Look toward the future and help your clients stay in control. Lincoln MoneyGuard Fixed AdvantageSM provides the convenience and flexibility for today and tomorrow.



To take advantage, speak with your Lincoln MoneyGuard® representative today.

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

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Insurance products issued by:

The Lincoln National Life Insurance Company

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MoneyGuard Fixed AdvantageSM is a universal life insurance policy with a long-term care rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

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