

More control, flexibility and options

Benefit Transfer Rider

Providing your clients with options when planning for long-term care expenses helps promote a better experience for them and their beneficiaries should they need care.

With the Benefit Transfer Rider (BTR) — included at no additional cost with *MoneyGuard Fixed Advantage*SM, a universal life insurance policy with a long-term care rider — beneficiaries gain full control of the death benefit with flexible options and the choice of how to use death benefit proceeds to enhance their own *MoneyGuard Fixed Advantage* policy.

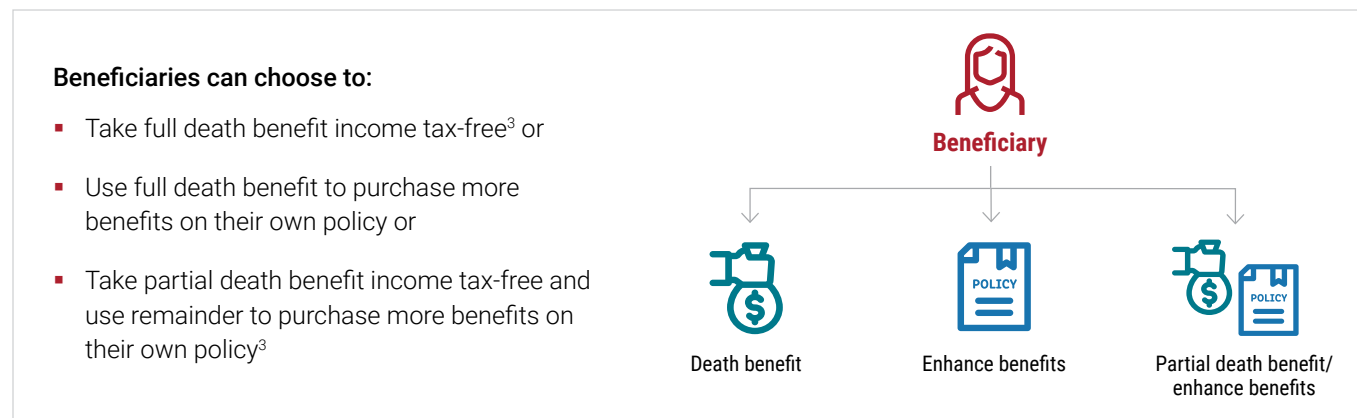
BTR BENEFITS INCLUDE:

- Ability to increase long-term care benefits, death benefit and length of protection
- No additional underwriting required when benefits are transferred
- Decision not required at time of policy purchase
- Benefits will continue to grow based on the inflation protection option, if applicable²

How the Benefit Transfer Rider works

To use this rider, the following qualifications must be met:

- Insured and beneficiary are *MoneyGuard Fixed Advantage* policyholders¹
- BTR is on both policies
- The beneficiary is the insured on their own policy



¹ Both policies do not need to be opened at the same time.

² LTC values will continue to increase on each policy anniversary according to the inflation option on the beneficiary's policy.

³ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

Insurance products issued by:
The Lincoln National Life Insurance Company

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Meet Mary and John

Mary (age 62) and John (age 63) are both *MoneyGuard Fixed Advantage*SM policyholders listed as each other's beneficiaries. They appreciate certainty and simplicity when it comes to planning for early retirement, and their goal is to have a long-term care plan in place so a care event does not disrupt their savings. With the BTR available at no additional cost, they have flexibility and control over death benefit proceeds. Here's how it would work for Mary and John.

Hypothetical Benefit Transfer Rider Funding Scenario

After John passes away at age 86, Mary age 85 funds her policy's BTR with John's \$100,000 death benefit.

Long-term care reimbursement benefits 3% Compound Inflation ¹					
Age	BTR Funding Amount	Surrender Value	Death Benefit Amount	Total LTC Benefit	Max Monthly
Policy values prior to BTR funding					
80	0	70,000	100,000	463,221	5,968
81	0	70,000	100,000	477,118	6,147
82	0	70,000	100,000	491,431	6,331
83	0	70,000	100,000	506,174	6,521
84	0	70,000	100,000	521,359	6,717
BTR funding year reflecting policy benefits increase					
85	100,000	158,143	208,000	690,096	6,918
Policy values following BTR funding. Long-term care benefits continue to grow with policy inflation option.					
86	0	159,311	208,000	710,799	7,126
87	0	160,420	208,000	732,123	7,340
88	0	161,471	208,000	754,086	7,560
89	0	162,461	208,000	776,709	7,787
90	0	163,391	208,000	800,010	8,020

MARY AND JOHN'S TIMELINE

MARY, AGE 62; JOHN, AGE 63

Both Mary and John qualify for and purchase a *MoneyGuard Fixed Advantage*SM policy with planned premiums of \$20,000 annually for 5 years. They select policies with 6 years of long-term benefits and an annual 3% compound inflation.²

AGE 85 AND AGE 86

John passes away. She uses the \$100,000 death benefit to fund the Benefit Transfer Rider and applies it to her policy with no additional underwriting requirements.³

SNAPSHOT OF BENEFITS (AGE 85)

WITH BTR

LTC Benefit: **\$690,096**
LTC Duration: **90 months**
Death Benefit: **\$208,000**

WITHOUT BTR

LTC Benefit: **\$537,000**
LTC Duration: **72 months**
Death Benefit: **\$100,000**

Mary's outcome using the Benefit Transfer Rider

By leveraging this rider, Mary utilizes death benefit proceeds to grow her existing policy's LTC benefits by **more than 30%**, she extends the duration of the benefits by **18 months** and increases the death benefit of her policy by **\$108,000** — all with no additional underwriting.

¹ 5% compound inflation is also available for an additional cost. Inflation must be selected at policy purchase.

² Policy assumptions: Female, age 62, couples discount underwriting class, basic return of premium. Assumes all premiums are paid on-time, no post-issue loans, withdrawals, increases or decreases.

³ Benefit Transfer Rider funding purchases guaranteed, paid-up long-term care and death benefits. Minimum BTR purchase amount is \$25,000.

Provide your clients with a flexible LTC expense protection solution

*MoneyGuard Fixed Advantage*SM can help your clients protect their portfolio and loved ones from the impact of long-term care expenses and provide control and flexibility with the Benefit Transfer Rider.



Talk to your Lincoln *MoneyGuard* representative to learn more about *MoneyGuard Fixed Advantage*SM

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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