

# Important Lincoln *MoneyGuard*® product changes

Effective February 18, 2013

Lincoln provides solutions to your clients with long-term care funding needs. Our commitment to quality solutions is based on responsible financial management decisions. In this interest rate environment, it is necessary to make a few adjustments to Lincoln *MoneyGuard*® Reserve Plus and Lincoln *MoneyGuard*® Reserve products. Lincoln *MoneyGuard* products are universal life insurance policies with optional riders that provide reimbursements for qualified long term care expenses.

## What is changing

- Single pay premium rates will increase up to 5%.\* Flex pay premiums will remain unchanged.
- Minimum specified amount will change from \$25,000 to \$50,000 for all Lincoln *MoneyGuard* products including single pay and flex pay.

## What you will receive

- New marketing materials will be provided to replace current collateral where there are examples of cost/benefits included.

\*At certain ages this benefit adjustment may alter the benefit level or rider combinations available for sale.

## What you need to do

- To receive current premium rates, all paperwork (tickets and all associated new business submission paperwork and illustrations) must be received by February 15, 2013.
- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the premium rates in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once a ticket is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days. If these conditions are not met, the case will be closed out. If a case is reopened, a new ticket must be submitted, and the case will be subject to these benefit adjustments.

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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POD 1/13 Z01

Order code: MGR-PROD-FLI001

### Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN  
Lincoln Life & Annuity Company of New York, Syracuse, NY

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**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. Products and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions, which may vary by state. Accelerated death benefits may be taxable and may affect public assistance eligibility. Additionally, long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

**For agent or broker use only. Not for use with the public.**

### Distributor:

Lincoln Financial Distributors, Inc., a broker/dealer

### Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07), and in New York, a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05) and a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05). Only available in California, Hawaii and New York.

Lincoln *MoneyGuard*® Reserve Plus, universal life insurance policy form LN870/ICC11LN870 with a Convalescent Care Benefits Rider\* (CCBR) on Rider Form LR870/ICC11LR870, an optional Extension of Benefits Rider\* (EOBR) on Rider Form LR871/ICC11LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872/ICC11LR872. Not available in California, Hawaii or New York.

\*State variations apply.