



# Lincoln MoneyGuard® Solutions

*Materials & Digital Cobranding Opportunities*

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

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

# Agenda

## **Long-Term Care Awareness (3-5)**

- Available Marketing Material
- Email & Cobranding Campaigns

## **Lincoln MoneyGuard® Solutions Core Material (6-10)**

- Available Marketing Material
- Lincoln Concierge Care
- Get to Know the Process
- Expanded Flex Pay

## **Women and Long-Term Care (11-13)**

- Available Marketing Material
- Email Campaign

## **Caregiving and Alzheimer's (14-16)**

- Available Marketing Material
- Email Campaign

## **Webinar Opportunities (17-18)**

## **Digital Tools (19-20)**

## **Wholesaler Maps (21)**



# LONG-TERM CARE AWARENESS



# LONG-TERM CARE AWARENESS

## Making the long-term care conversation an integral part of retirement planning

As more Americans are living longer, long-term care planning is increasing in importance. Being proactive before care is needed can make a lasting impact on a client's quality of care, ability to maintain dignity and their family's financial security.

### CLIENT

- **Client workbook\*** : [MGR-CONV-FLI005](#)  
Give this fillable workbook to your clients before you meet so they can be ready to discuss their plans.
- **10 reasons client flier\***: [MGR-CONV-FLI006](#)  
Make your clients aware that they should be talking about long-term care with you and their loved ones now.
- **Infographic\***:[MGR-CONV-APH001](#)  
Show clients this information about sharing their thoughts about long-term care with their families.

\*Available for use in all states except AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI.

### ADVISOR





- **Training Seminar**: [MGR-CONV-PPT003](#)  
Show agents how to incorporate long-term care planning into their practice.
- **LTC Article**: [MGR-CONV-ARC001](#)  
Learn why having discussions is one of the best ways clients can prepare for long-term care.
- **10 reasons advisor flier**: [MGR-CONV-FLI008](#)  
See 10 reasons why you should be talking with your clients about long-term care.
- **LTCE Decision Tree**:  
[MG-LTHC-BRC001](#)
- **Indemnity vs. Reimbursement flier**:  
[MGR-IVR-FLI001](#)

Visit our what care costs website: [www.whatcarecosts.com/Lincoln](http://www.whatcarecosts.com/Lincoln) **Sponsor code: Lincoln**



# LONG-TERM CARE AWARENESS: COBRANDING

E-mails can be customized on your behalf. Please share your logo and contact information with your wholesaler if you'd like a campaign to be created for you.

Topic	Women & Caregiving	Alzheimer's & Women	Alzheimer's Disease and LTC	LTC Planning as a family
Order Code	MGR-FALL-oML001	MGR-FALL-oML002	MGR-FALL-oML003	MGR-FALL-oML004
Thumbnail	 <p>Lincoln Financial Group logo at the top left. Main headline: "Women have a higher probability than men of needing care or becoming a caregiver." Sub-headline: "Here's what every woman should know about long-term care, for which her husband is the greatest asset." A small image of a document is shown. A blue button says "LEARN MORE TODAY". A red circle with a white '@' symbol is in the bottom right corner. Text at the bottom: "Specific Campaign: If you have an estate plan, you may not be aware of the long-term care implications of your plan. Lincoln Financial Group can help you understand the impact of your plan on your long-term care needs." Footer: "Lincoln Financial Group".</p>	 <p>Lincoln Financial Group logo at the top left. Main headline: "Women are more prepared than men to develop Alzheimer's disease." Sub-headline: "Learn more about the risks female adults face." A small image of a document is shown. A blue button says "LEARN MORE TODAY". A red circle with a white '@' symbol is in the bottom right corner. Text at the bottom: "Specific Campaign: Today, 6.2 million U.S. women have Alzheimer's and 80% are women. More than 6 million women are expected to have Alzheimer's by 2050. Lincoln Financial Group can help you understand the impact of your plan on your long-term care needs." Footer: "Lincoln Financial Group".</p>	 <p>Lincoln Financial Group logo at the top left. Main headline: "Longevity is one of the biggest risk factors for Alzheimer's disease." Sub-headline: "Here's what every woman should know about long-term care, for which her husband is the greatest asset." A small image of a document is shown. A blue button says "LEARN MORE TODAY". A red circle with a white '@' symbol is in the bottom right corner. Text at the bottom: "Specific Campaign: The Alzheimer's patient will live an average of 10 years after a diagnosis. Lincoln Financial Group can help you understand the impact of your plan on your long-term care needs." Footer: "Lincoln Financial Group".</p>	 <p>Lincoln Financial Group logo at the top left. Main headline: "Women have a higher probability than men of needing care or becoming a caregiver." Sub-headline: "Here's what every woman should know about long-term care, for which her husband is the greatest asset." A small image of a document is shown. A blue button says "LEARN MORE TODAY". A red circle with a white '@' symbol is in the bottom right corner. Text at the bottom: "Specific Campaign: If you have an estate plan, you may not be aware of the long-term care implications of your plan. Lincoln Financial Group can help you understand the impact of your plan on your long-term care needs." Footer: "Lincoln Financial Group".</p>



# LINCOLN MONEYGUARD SOLUTIONS



**You're In Charge<sup>®</sup>**  
For agent or broker use only.

# LINCOLN MONEYGUARD SOLUTIONS

Lincoln MoneyGuard Solutions can help you protect your clients' retirement from long-term care expenses with affordable, flexible options beginning at age 40.

## CLIENT

### MoneyGuard Client Seminar

- [MGR-ICC-PPT007](#) (ICC version)\*
- [MGR-CLT2-PPT007](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)
- [MGR-CA-PPT025](#) (CA version)

### MoneyGuard Reserve Client Seminar

- [MGR-NY-PPT002](#) (NY version)

### MoneyGuard presubmission qualification guide

- [MGR-QUA2-FLI008](#)
- [MGR-CA-FLI056](#) (CA version)

### MoneyGuard II Client Product Guide:

- [MGR-ICC-BRC014](#) (ICC version)\*
- [MGR-CLT2-BRC012](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)

### MoneyGuard II Client Trifold:

- [MGR-ICC-BRC015](#) (ICC version)\*
- [MGR-CLT2-BRC013](#) (for use in AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, SD, VI)

- States other than AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI

### PHI Tool for MoneyGuard solutions

- [MGR-PHI2-FLI002](#)
- [MGR-PHIC-FLI002](#) (CA version)

### MoneyGuard II California Trifold

- [MGR-CA-BRC025](#)

### MoneyGuard II CA Product Guide

- [MGR-CA-BRC026](#)

### MG Reserve Trifold

- [MGR-NY-BRC003](#)

### MoneyGuard Reserve Client Guide

- [MGR-NY-BRC007](#) (NY only)

### The Power of Starting Early Flier:

- ICC Version: [MGR-STAR-FLI001](#)
- Non-ICC Version: [MGR-STAR-FLI002](#)

## ADVISOR

### MoneyGuard Quadrant Flier

- [MGR-QUAD-FLI004](#)

### MoneyGuard II Advisor Seminar

- [MGR-ADV2-PPT007](#)

### MoneyGuard Underwriting at a Glance Guidelines Brochure

- [MGR-ADV2-BRC004](#)

### Lincoln Concierge Care Coordination Seminar

- [MGR-LCC-PPT001](#)

### LTC Planning for Couples flier

- [MGR-PLAN-FLI001](#)

### Indemnity vs. Reimbursement Flier

- [MGR-IVR-FLI001](#)

### MoneyGuard Playbook

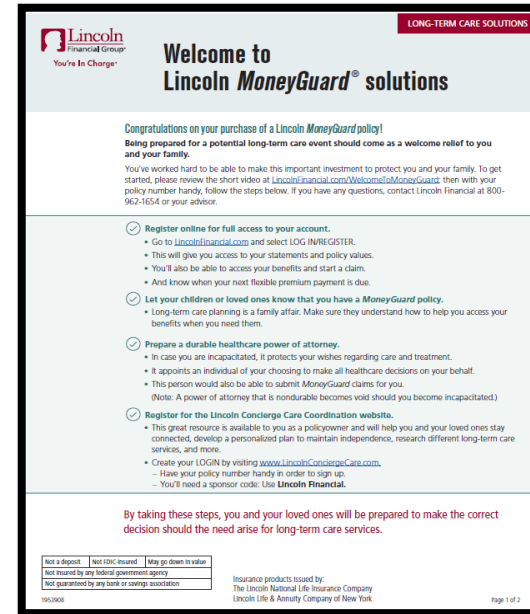
- [MGR-PLAY-BRC002](#)



# Lincoln Concierge Care Coordination



Click [HERE](#) to view our welcome video







New Welcome Flyer:  
[MGR-CLT-FLI003](#)

For advisors and policy holders only. Not for use with the general public.



# LINCOLN MONEYGUARD® - GET TO KNOW THE PROCESS

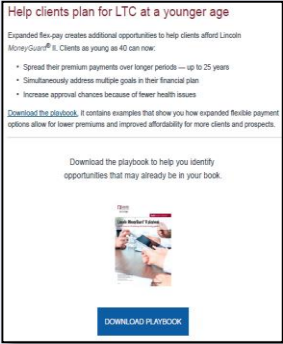
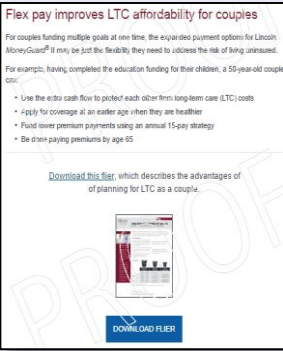
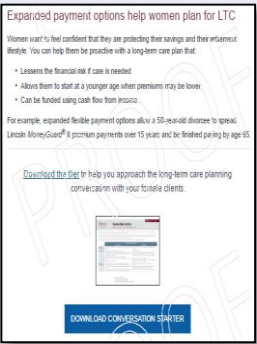
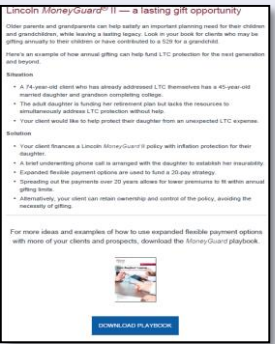
E-mails can be customized on your behalf. Please share your logo and contact information with your wholesaler if you'd like a campaign to be created for you.

Topic	Lincoln MoneyGuard® Underwriting Process	Lincoln MoneyGuard® Claims Process	Lincoln MoneyGuard® Concierge Care Coordination	Lincoln MoneyGuard® 'Who is Your Client Playbook'
	Get to know our underwriting process	Get to know our claims process	Get to know how valuable Lincoln Concierge Care Coordination can be during planning	Find the right client for Lincoln MoneyGuard
Order Code	<a href="#">MGR-PRO-OML004</a>	<a href="#">MGR-PRO-OML002</a>	<a href="#">MGR-PRO-OML001</a>	<a href="#">MGR-PRO-OML003</a>
Thumbnail				



# LINCOLN MONEYGUARD® - EXPANDED FLEX PAY

E-mails can be customized on your behalf. Please share your logo and contact information with your wholesaler if you'd like a campaign to be created for you.

Topic	Lincoln MoneyGuard® Expanded Flex Pay  Plan for LTC at a younger age	Lincoln MoneyGuard® Expanded Flex Pay  Affordability for couples	Lincoln MoneyGuard® II Expanded Flex Pay  Women and LTC	Lincoln MoneyGuard® II Expanded Flex Pay  For more ideas on how to use flex pay, use the MoneyGuard playbook
OMC Order Code	<a href="#">MGR-FLEX-oML002</a>	<a href="#">MGR-FLEX-oML003</a>	<a href="#">MGR-FLEX-oML004</a>	<a href="#">MGR-FLEX-oML005</a>
Thumbnail				



# WOMEN AND LONG-TERM CARE



# LINCOLN MONEYGUARD® - WOMEN AND LTC

Expand long-term care planning penetration among female clients and prospects. Help women protect wealth from long-term care expenses by planning for themselves and family before the need arises.

## CLIENT

### A LTC conversation with Mom Flier

- [MGR-INFO-FLI006](#)

### A LTC questionnaire

- [LFD-QUES-FLI001](#) (ICC version)\*
- [LFD-QUES-FLI002](#) (for use in AZ, CT, DC, DE, HI, IN, MT, NJ, NY, SD, VI)

### Women and LTC Client Whitepaper

- [MGR-WI-WPR001](#) (ICC version)\*
- [MGR-WI-WPR002](#) (for use in AZ, CA, DC, DE, HI, IN, MT, ND, NY, SD)

\* States other than AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI

### Women and LTC Client Seminar

- [MGR-WI-PPT003](#) (ICC version)\*
- [MGR-WI-PPT004](#)

### Women & LTC Infographic

- [MGR-WI-FLI001](#) (ICC version)\*

## ADVISOR

### Advisor Seminar

- [MGR-WI-PPT001](#)

### Advisor White Paper

- [LFD-WI-WPR001](#)

### Advisor Conversation Starters

- [MGR-WI-FLI002](#)

### Advisor Women & LTC Toolkit

- [MGR-WI-FLI003](#)


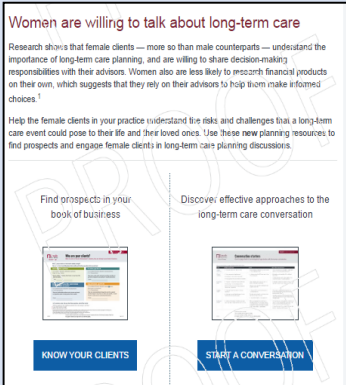
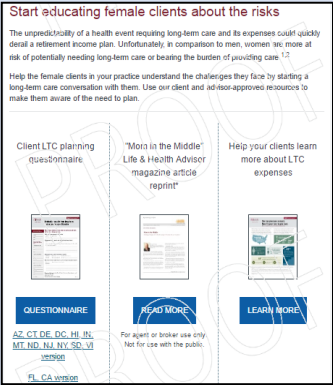
### LTC Planning for Couples flier

- [MGR-PLAN-FLI001](#)



# LINCOLN MONEYGUARD® - WOMEN AND LTC

E-mails can be customized on your behalf. Please share your logo and contact information with your wholesaler if you'd like a campaign to be created for you.

Email Topic	Women and Long-term Care Overview	Women & LTC - Conversation Starter	Women and Long-term Care Planning Tools
Order code	<a href="#">MGR-WI-oML001</a>	<a href="#">MGR-WI-oML002</a>	<a href="#">MGR-WI-oML003</a>
Thumbnail			



# CAREGIVING AND ALZHEIMER'S



# LINCOLN MONEYGUARD® - CAREGIVING AND ALZHEIMER'S

Educate on the two sides of caregiving and help individuals protect wealth from long-term care expenses by planning before the need arises for cognitive impairment, dementia, and Alzheimer's Disease.

## CLIENT

### Alzheimer's Awareness Flier

- [MG-ALZ-FLI001](#)

### Alzheimer's Infographic

- [MGR-ALZ-FLI010](#)

### Health and Wealth Checklist

- [MGR-CARE-FLI001](#)

### Tips for Caregivers

- [MGR-CARE-FLI003](#)

### Living-well longer Article

- [MGR-ALZ-ARC001](#)

### Creating lasting memories Article

- [MGR-ALZ-ARC003](#)

### Alzheimer's Client Seminar

- [MGR-ALZ-PPT003](#) (ICC version)\*
- [MGR-ALZ-PPT004](#) (for use in AZ, DC, DE, FL, HI, IN, MT, ND, SD)

### Caregiving Infographic

- [MGR-CARE-APH002](#)

## ADVISOR

### Alzheimer's Advisor Seminar

- [MGR-ALZ-PPT002](#)

### Caregiving Advisor Seminar

- [MGR-CARE-PPT001](#)

### Article Reprints:

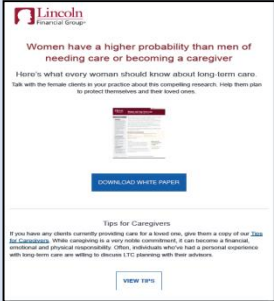

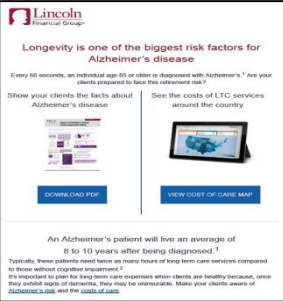

- 3 New Findings About LTC Planning Prospects' Emotions:
  - [MGR-LTC-ARC012](#)
- IRI Winter Insight Magazine article
  - [MGR-CARE-ARC003](#)

\* States other than AZ, CA, CT, DC, DE, FL, HI, IN, MT, ND, NJ, NY, SD, VI



# LINCOLN MONEYGUARD® - CAREGIVING

E-mails can be customized on your behalf. Please share your logo and contact information with your wholesaler if you'd like a campaign to be created for you.

Material	Women & Caregiving	Alzheimer's Awareness E-mail	The link between Alzheimer's & LTC	LTC Planning as a family
Order Code	<a href="#"><u>MGR-FALL-oML001</u></a>	<a href="#"><u>MGR-FALL-oML002</u></a>	<a href="#"><u>MGR-FALL-oML003</u></a>	<a href="#"><u>MGR-FALL-oML004</u></a>
Thumbnail	 <p>Women have a higher probability than men of needing care or becoming a caregiver</p> <p>Here's what every woman should know about long term care. Talk with the financial clients in your practice about this compelling research. Help them plan to protect themselves and their loved ones.</p> <p><a href="#">DOWNLOAD WHITE PAPER</a></p> <p>Tips for Caregivers</p> <p>If you have any clients currently providing care for a loved one, give them a copy of our <a href="#">2014 2nd Caregivers</a>. While caregiving is a very noble commitment, it can become a financial, emotional and physical responsibility. Often, individuals who've had a personal experience with long-term care are willing to discuss LTC planning with their advisors.</p> <p><a href="#">VIEW TIPS</a></p>	 <p>Women are more predisposed than men to develop Alzheimer's disease</p> <p>Learn more about the risks female clients face</p> <p><a href="#">DOWNLOAD WHITE PAPER</a></p> <p>Today, 5.2 million U.S. seniors have Alzheimer's disease, and 60% are women.</p> <p>According to research, some of the factors that increase risk for women are longevity and genetics.<sup>1</sup> What's critical is that female clients plan for long-term care before they reach age 65 or so.</p> <p>Tips for Caregivers</p> <p>Unfortunately, women are also more likely than men to become caregivers.<sup>2</sup> While they may not anticipate the time and costs, caregiving can be stressful. Get advice from advisors who provide care for someone, give them a copy of our <a href="#">2014 2nd Caregivers</a>. Often those who've had a personal experience with long-term care are willing to discuss LTC planning with their advisors.</p> <p><a href="#">VIEW TIPS</a></p>	 <p>Longevity is one of the biggest risk factors for Alzheimer's disease</p> <p>Every 60 seconds, an individual age 65 or older is diagnosed with Alzheimer's.<sup>1</sup> Are your clients prepared to face this retirement risk?</p> <p>Show your clients the facts about Alzheimer's disease</p> <p>See the costs of LTC services around the country</p> <p><a href="#">DOWNLOAD PDF</a></p> <p><a href="#">VIEW COST OF CARE MAP</a></p> <p>An Alzheimer's patient will live an average of 8 to 10 years after being diagnosed.<sup>1</sup></p> <p>Typically, these patients need tens of many hours of long-term care services compared to those without cognitive impairment.<sup>2</sup></p> <p>It's important to plan for long-term care expenses when clients are healthy because, once they exhibit signs of dementia, they may be unreasonably. Make your clients aware of <a href="#">2014 2nd Caregivers</a> and the <a href="#">LTCMAP</a>.</p>	 <p>Many clients don't want their kids to become their caregivers. What are you doing to prevent this?</p> <p>A recent Lincoln Financial study found that among clients who thought about long term care, nearly 6 in 10 do not want their children to become their caregivers. But few are discussing their plans for long-term care with their advisors.<sup>1</sup></p> <p>Help your clients protect their loved ones by starting the long-term care conversation early.</p> <p>Start planning for LTC expenses with affordable, flexible options beginning at age 40</p> <p><a href="#">DOWNLOAD ADVISOR GUIDE</a></p> <p><a href="#">New York Advisor Guide</a></p>

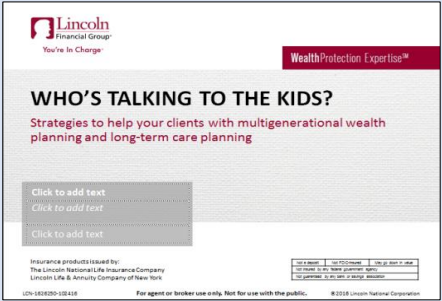

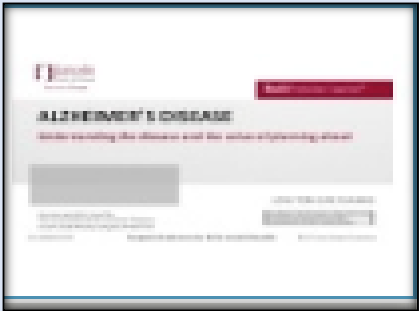


# WEBINAR OPPORTUNITIES

Topic	2017 MoneyGuard II Advisor PPT	Lincoln Concierge Care Coordination	LTC Conversation
Advisor/Client Facing	Advisor	Advisor	Advisor
Description	This seminar talks about planning for long-term care expenses and the importance of helping to protect the clients' wealth and their loved ones.	This seminar shows the value of Lincoln Care Coordination, the access to resources, and how to file a long term care claim.	Show agents how to incorporate long-term care planning into their practice.
OMC Order Code (click to preview)	<a href="#">MGR-ADV2-PPT006</a>	<a href="#">MGR-LCC-PPT001</a>	<a href="#">MGR-CONV-PPT003</a>
Thumbnail			









# WEBINAR OPPORTUNITIES CONT'D

Topic	Who's talking to the kids?	Women and Long Term Care	Alzheimer's
Advisor/Client Facing	Advisor	Advisor	Advisor
Description	To maintain a healthy practice in an era of aging clients you want to look at multigenerational strategies that fit your unique skills and strengths. This presentation and companion Brainshark is full of engagement ideas and best practices to position your business for the future.	This seminar explores why women are ideal candidates for long-term care planning. It sheds light on the factors that make women more at risk for long term care than men and the financial sacrifices of not having a plan in place.	We'll take a look at the prevalence, disease process, funding for care and services as well as the resources available.
OMC Order Code (click to preview)	<a href="#">MGR-MULT-PPT003</a>	<a href="#">MGR-WI-PPT001</a>	<a href="#">MGR-ALZ-PPT002</a>
Thumbnail			




# DIGITAL TOOLS TO HOST ON YOUR WEBSITE

Topic	Pre submission video	LTC Digital Experience	Timing is everything (LTC)	
Link to view	<a href="#">View Here</a>		<a href="#">ICC Link</a> <a href="#">Non ICC Link</a>	
Thumbnail	 <p>MG pre-submission <b>Lincoln MoneyGuard</b> protection What you need to know before you apply</p>	 <p>Lincoln Financial Group <b>THE LTC FRONTIER</b> What you need to start the long-term care conversation</p>	 <p>Timing is Everything - ICC ICC Version Time</p>	

Topic	Why LTC		Bill Nash – Digital Experience Video	Claims Video
Link to view	<a href="#">ICC Link</a> <a href="#">Non ICC Link</a>		<a href="#">View Here</a>	<a href="#">View Here</a>
Thumbnail	 <p>Why LTC Client - ICC ICC Version</p>		 <p>Bill Nash Vice President and National Sales Manager, Lincoln Insurance Sales Distribution</p>	 <p>Filing a Long-term Care Claim Lincoln Financial Group</p>




# Lincoln's What Care Costs Website



**Clients believe they're saved for it.**

**See the real long-term care costs**

You plan for what matters most to your clients; however, an unplanned for long-term care event can quickly derail even the best of plans.



**SEE THE COSTS**

**Visit our what care costs website:**  
[www.whatcarecosts.com/Lincoln](http://www.whatcarecosts.com/Lincoln)

**Use sponsor code:**  
**Lincoln**



THANK YOU!

For more information regarding Lincoln MoneyGuard<sup>®</sup> Marketing opportunities, please reach out to your Lincoln *MoneyGuard*<sup>®</sup> representative.

**Sales desk number: 877-533-0114**

**MGA Territory: [MAP](#)**

**LFA Territory: [MAP](#)**

**AGBA-GA Territory: [MAP](#)**



# IMPORTANT DISCLOSURES

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

**This material is provided by the insurance company that issues the product[s] described herein; it is intended for use with the general public. The issuing insurance company is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. The issuing insurance company, as well as affiliated companies, have financial interests that are served by the sale of these products. Ask your financial advisor for assistance with your situation.**

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. **Accelerated death benefits may be taxable and may affect public assistance eligibility.** 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. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner.

**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 and state variations/ICC15LR880 Rev; 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.**



# IMPORTANT DISCLOSURES

Lincoln *MoneyGuard*® Reserve universal life policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), a Right to Purchase a Long-Term Care Policy on Endorsement Form LR856 (8/05), and a Nonforfeiture Benefit Rider on Rider Form LR855 (8/05).

**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, including benefits, terms, and definitions, may vary by state.

