2017 Lincoln MoneyGuard® Solutions
Materials & Digital Cobranding Opportunities

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

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LCN-2025744-021218
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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

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**

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.

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<tr>
<th>Topic</th>
<th>Women &amp; Caregiving</th>
<th>Alzheimer’s &amp; Women</th>
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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)

**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

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

<table>
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<th>Topic</th>
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<th>Lincoln MoneyGuard® Claims Process</th>
<th>Lincoln MoneyGuard® Concierge Care Coordination</th>
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<td>Get to know our underwriting process</td>
<td>Get to know our claims process</td>
<td>Get to know how valuable Lincoln Concierge Care Coordination can be during planning</td>
<td>Find the right client for Lincoln MoneyGuard</td>
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**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.

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<th>Topic</th>
<th>Lincoln MoneyGuard® Expanded Flex Pay</th>
<th>Lincoln MoneyGuard® Expanded Flex Pay</th>
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<td></td>
<td>Plan for LTC at a younger age</td>
<td>Affordability for couples</td>
<td>Women and LTC</td>
<td>For more ideas on how to use flex pay, use the MoneyGuard playbook</td>
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<tr>
<td>Thumbnail</td>
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</table>

**Help clients plan for LTC at a younger age**
- E-mail clients plan LTC at a younger age.
- Highlight the benefits of planning for LTC at a younger age.

**Lincoln MoneyGuard® Expanded Flex Pay**

**Affordability for couples**
- Flex pay improves LTC affordability for couples.
- Identify opportunities to plan for LTC.

**Lincoln MoneyGuard® II Expanded Flex Pay**

**Women and LTC**
- Expanded payment options help women plan for LTC.

**OMC Order Code**
- MGR-FLEX-oML002
- MGR-FLEX-oML003
- MGR-FLEX-oML004
- MGR-FLEX-oML005

**For more ideas on how to use flex pay, use the MoneyGuard playbook**

*For agent or broker use only.*
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)

**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](#)

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

<table>
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<tr>
<th>Email Topic</th>
<th>Women and Long-term Care Overview</th>
<th>Women &amp; LTC - Conversation Starter</th>
<th>Women and Long-term Care Planning Tools</th>
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**Thumbnail**

- **Help women and their spouses plan for long-term care expenses.**
  - As you may know, many times the women in the family assume the role of caregiver. In fact, 54% of U.S. female under 65 have been active for at least one month. How are you positioned to help them now?

- **Women are willing to talk about long-term care.**
  - Help women think about the benefits of long-term care insurance. Open the conversation with their potential or current clients about the challenges as well as the benefits of this type of coverage.

- **Start educating female clients about the risks.**
  - The majority of Americans believe that a health event requiring long-term care will not happen to them. By helping them think about what could happen to them, you can help them see the importance of planning.

**For agent or broker use only.**
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

<table>
<thead>
<tr>
<th>Resource</th>
<th>Code</th>
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<tr>
<td>Alzheimer’s Awareness Flier</td>
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<td>Alzheimer’s Infographic</td>
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<td>Health and Wealth Checklist</td>
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<td>Tips for Caregivers</td>
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<td>Living-well longer Article</td>
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<tr>
<td>Creating lasting memories Article</td>
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## ADVISOR

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<td>Caregiving Infographic</td>
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<td>3 New Findings About LTC Planning Prospects’ Emotions:</td>
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<td>IRI Winter Insight Magazine article</td>
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LINCOLN MONEYGUARD® - CAREGIVING

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<th>Alzheimer’s Awareness E-mail</th>
<th>The link between Alzheimer’s &amp; LTC</th>
<th>LTC Planning as a family</th>
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Order Code: MGR-FALL-oML001

Material: Women & Caregiving

Order Code: MGR-FALL-oML002

Material: Alzheimer’s Awareness E-mail

Order Code: MGR-FALL-oML003

Material: The link between Alzheimer’s & LTC

Order Code: MGR-FALL-oML004

Material: LTC Planning as a family

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Order Code: MGR-FALL-oML001

Material: Women & Caregiving

Order Code: MGR-FALL-oML002

Material: Alzheimer’s Awareness E-mail

Order Code: MGR-FALL-oML003

Material: The link between Alzheimer’s & LTC

Order Code: MGR-FALL-oML004

Material: LTC Planning as a family
# WEBINAR OPPORTUNITIES

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<th>Topic</th>
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<th>Lincoln Concierge Care Coordination</th>
<th>LTC Conversation</th>
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<td>Advisor</td>
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<td>Description</td>
<td>This seminar talks about planning for long-term care expenses and the importance of helping to protect the clients' wealth and their loved ones.</td>
<td>This seminar shows the value of Lincoln Care Coordination, the access to resources, and how to file a long term care claim.</td>
<td>Show agents how to incorporate long-term care planning into their practice.</td>
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<td>Topic</td>
<td>Who’s talking to the kids?</td>
<td>Women and Long Term Care</td>
<td>Alzheimer’s</td>
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<td>Advisor/Client Facing</td>
<td>Advisor</td>
<td>Advisor</td>
<td>Advisor</td>
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<tr>
<td>Description</td>
<td>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.</td>
<td>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.</td>
<td>We’ll take a look at the prevalence, disease process, funding for care and services as well as the resources available.</td>
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# DIGITAL TOOLS TO HOST ON YOUR WEBSITE

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## Why LTC

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<th>Topic</th>
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<td><img src="Image" alt="Claims video thumbnail" /></td>
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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.

Visit our what care costs website: www.whatcarecosts.com/Lincoln

Use sponsor code: Lincoln
For more information regarding Lincoln MoneyGuard® Marketing opportunities, please reach out to your Lincoln MoneyGuard® representative.

Sales desk number: 877-533-0114
MGA Territory: [MAP]
LFA Territory: [MAP]
AGBA-GA Territory: [MAP]
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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.
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.