



Help grow and protect your financial future

MoneyGuard Market Advantage[®]

Variable universal life with long-term care

MoneyGuard Market Advantage[®] is a variable universal life insurance policy with a long-term care rider for qualified long-term care expenses.

Insurance products issued by:
The Lincoln National Life Insurance Company

ICC21LCN-3241312-091420
LCN-3241312-091420
LCN-3241312-091420F

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.

For use with the general public. The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

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

LONG-TERM CARE
PLANNING

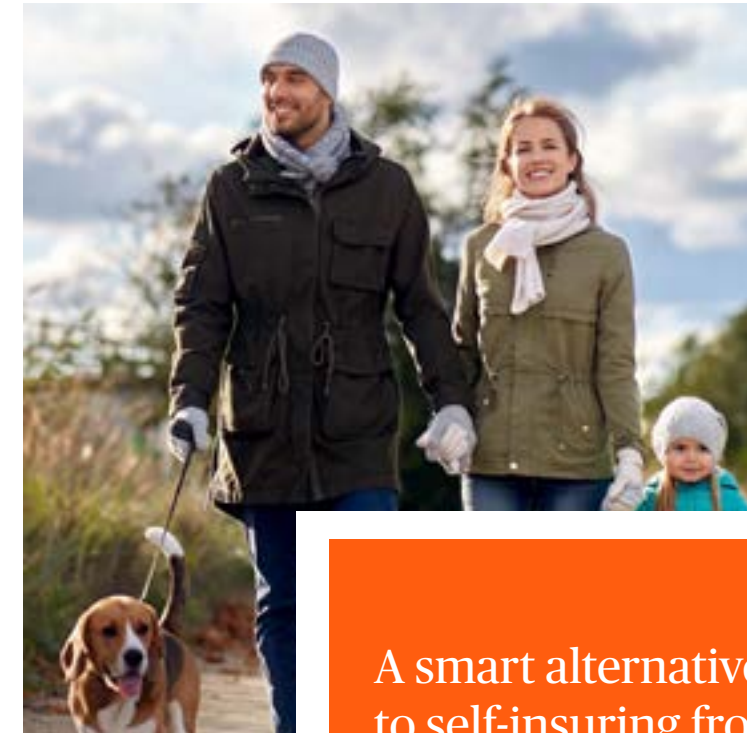
Client Guide

When it comes to where you live, how you spend your free time, and what you do with your money, you want the freedom to be in charge. That's why it's important to plan now for your future – and any future care you may need.

MoneyGuard Market Advantage[®] allows you to not only spend down your death benefit to pay for qualified long-term care expenses but also provides an additional pool of long-term care benefits. Planning for long-term care is one of the most important moves you can make – for yourself and your loved ones.

MoneyGuard Market Advantage[®] is designed to provide:

- **Protection for what matters most**
Protect your family and your savings from the cost of long-term care and preserve the legacy you have planned
- **Growth potential**
Select from a broad range of investment options that offer the potential for growth
- **Favorable tax treatment**
Multiple tax advantages to maximize the value of your long-term care benefit
- **Care planning resources**
Dedicated support and services to help you and your loved ones every step of the way



A smart alternative to self-insuring from an industry expert with 30+ years of providing LTC solutions.!

¹ Lincoln *MoneyGuard*[®] solutions have been sold since 1988.

Plan now for future care

Most of us don't want to talk about it, but the numbers show we should. Here's why planning ahead is an important step to protecting your financial future.

What is long-term care?

It is ongoing help with daily activities. Most of the care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL), such as:

Bathing	Dressing	Continence
Toileting	Transferring	Eating

What does a long-term care solution do?

It helps take the financial consequences of an extended health care event off your portfolio and transfers that risk to an insurance company. It also provides a range of services to support you if you were to experience an extended care event. They help cover your expenses if you can no longer independently perform at least two ADLs for at least 90 days, or if you require substantial supervision due to a severe cognitive impairment. Medicare will likely be insufficient and Medicaid does not account for your choices or preferences.

Why plan now?

You want to begin saving for long-term care needs when you're healthy and have more time to grow your benefits. Planning is also about preparing your loved ones for the tough emotional and financial decisions they may need to make on your behalf.

87%

of Americans surveyed acknowledge that having a long-term care plan would help them feel more confident about their financial future.¹

94%

believe a long-term care plan would make things easier on adult children.¹

What does planning do?

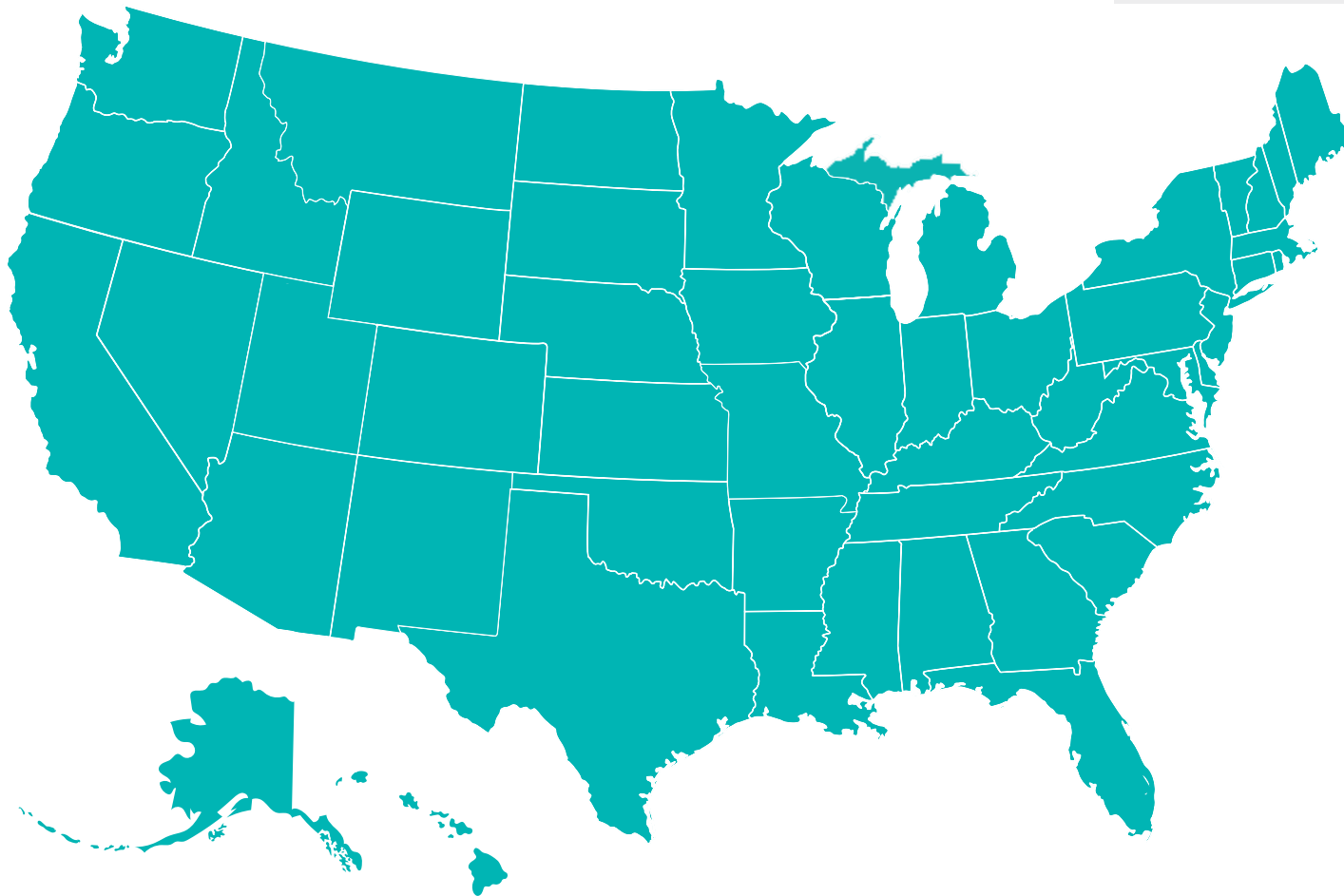
- ✓ Helps protect my hard-earned savings
- ✓ Gives me more control over decisions affecting me and the freedom to choose my care preferences
- ✓ Provides my loved ones resources and support to manage care
- ✓ Helps me feel more confident about the future
- ✓ Ensures my assets are passed to my loved ones

¹ VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

Learn about the cost of care

When you need long-term care and do not have a dedicated funding solution, it is estimated your annual withdrawal rate could jump from

5% to 11%¹



What it costs

National average annual care costs²

\$79,934

Home health care agency
(60 hours per week at
\$25.62 per hour)

\$57,610

Assisted living facility
(one-bedroom)

\$113,851

Skilled nursing facility
(private room)

¹ VerstaResearch, "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," August 2020. <http://visit.lfg.com/MG-VRST-PPT001>. For a printed copy, call 877-ASK-LINCOLN.

² LTCG, "2020 Lincoln Financial Cost of Care Survey," March 2021, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Access a wide range of portfolio options from leading investment managers

MoneyGuard Market Advantage[®], a variable universal life insurance policy helps you feel more confident about staying invested in the markets and preparing for long-term care expenses.

Customizable portfolio options

- Ability to use a model portfolio solution or build your own portfolio.
- Access to 40+ active and passive investment options from leading investment managers.
- Access to target date funds and tax-free exchanges to help keep your investment mix in line with your overall financial goals as you age.

Select managers include:



BLACKROCK[®]



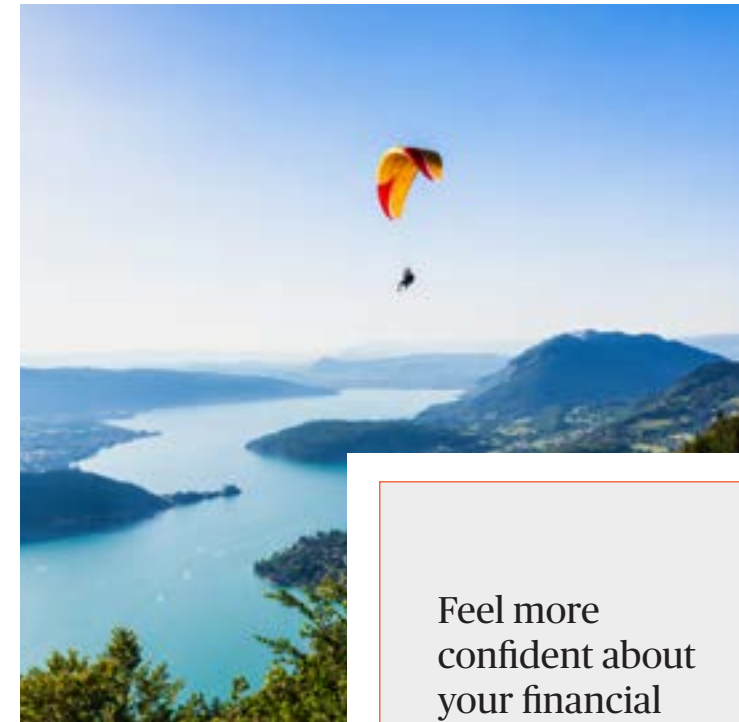
PIMCO



STATE STREET GLOBAL ADVISORS



WELLINGTON MANAGEMENT[®]



Feel more confident about your financial future.

To learn more about investment options, check out our investment guide.

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.

Align your strategy to your investment style

Make the investment decisions that are right for you.

If you're the type of investor who:



Wants to select a preset portfolio allocation.

Choose from our menu of professionally managed asset allocation options if you'd like a simple alternative to selecting individual funds and monitoring their performance.



Likes the convenience to choose one fund that evolves over time based on your investment horizon.

Choose from professionally designed, all-in-one target-date investment options that fit your risk tolerance and time horizon.



Prefers to build your own portfolio.

Choose from diverse investment options ranging from large cap growth to emerging markets and more.

The choice is yours¹

Whether you want to select the investment options to further customize your strategy or prefer a more hands-off approach, you can find the right fit with *MoneyGuard Market Advantage*[®].

It's easy to stay on track by implementing **dollar cost averaging² and automatic rebalancing³** to ensure that your strategy remains aligned with your risk tolerance and investment objectives.

31 Actively managed portfolios

27 Morningstar categories

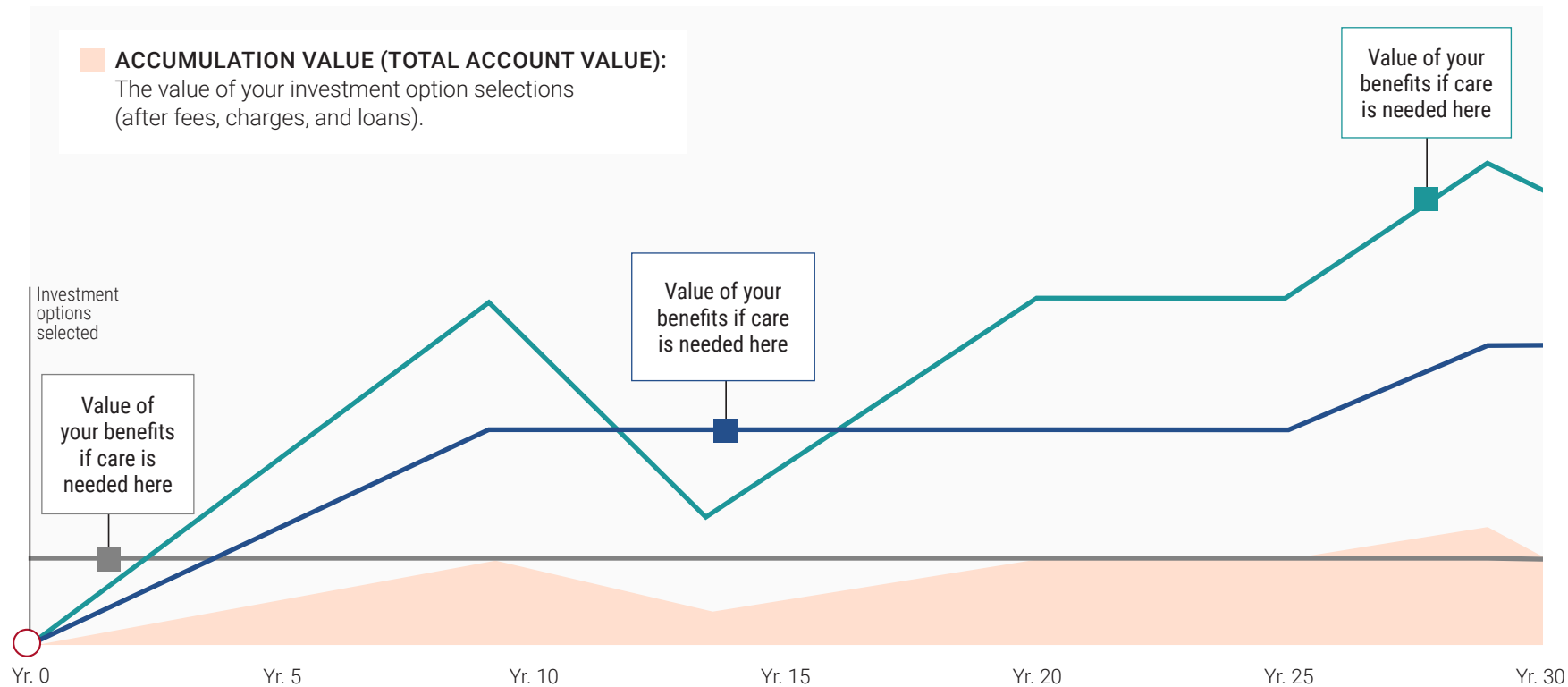
Work with your financial professional to determine which approach is best for you.

¹ Allocation rules apply and are based on the risk profile of the funds selected. Please see policy for full details.

² Dollar cost averaging is an optional program that enables you to systematically reallocate specified dollar amounts from the Fixed or Money Market Accounts to the variable accounts. By allocating funds on a regular basis as opposed to a one-time allocation, you may reduce the average cost per unit over time. Neither dollar cost averaging (DCA) nor portfolio rebalancing assures a profit or protects against loss in declining markets. Because dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels, you need to consider if you'll be in a position to continue purchasing through periods of low price levels.

³ Quarterly automatic rebalancing and allocation rules are required to maintain the Value Protection Rider (VPR) on *MoneyGuard Market Advantage*[®].

MoneyGuard Market Advantage[®] offers growth potential



This hypothetical chart shows how the policy features are designed to work. The data points and timeline are for illustration only and do not reflect any past or future policy investment option performance. If you have a 0% return on your policy's investment options, you will receive your LTC Minimum Guaranteed Benefit as long as your policy is in-force. This is not a representation of what you would receive; request a personalized illustration from your financial professional.

At time of claim, your LTC benefits will be the greatest of:¹

4x your policy Accumulation Value (LTC Market Value).

2.5x your policy anniversary Accumulation Value, which automatically locks in annually (LTC Protected Value).²

3-year initial minimum guaranteed long-term care benefit (LTC Base Value).³

Whether or not you need care, your beneficiaries will receive an income tax-free death benefit.⁴

Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value.

¹ Long-term care reimbursement amounts are subject to the monthly maximum.


² Assuming the Value Protection Rider is in-force and all requirements are followed.

³ The LTC Base Value is set at issue and is based on the specified amount of death benefit of the VUL policy. Assuming all premiums are paid, no post-issue loans, withdrawals, increases or decreases. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.

⁴ Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).


A long-term care strategy that offers tax advantages

In addition to being able to harness the power of the markets, *MoneyGuard Market Advantage*[®] lets you receive your benefits income tax-free,¹ which may provide value regardless of fluctuating tax rates over longer periods of time.




While it's invested

Any growth is tax-deferred and will be income tax-free for qualified expenses. Transfers and rebalancing between investment options are also tax-free.²



If you need it

When you need to access your benefits to cover qualified long-term care expenses, you can do so income tax-free.

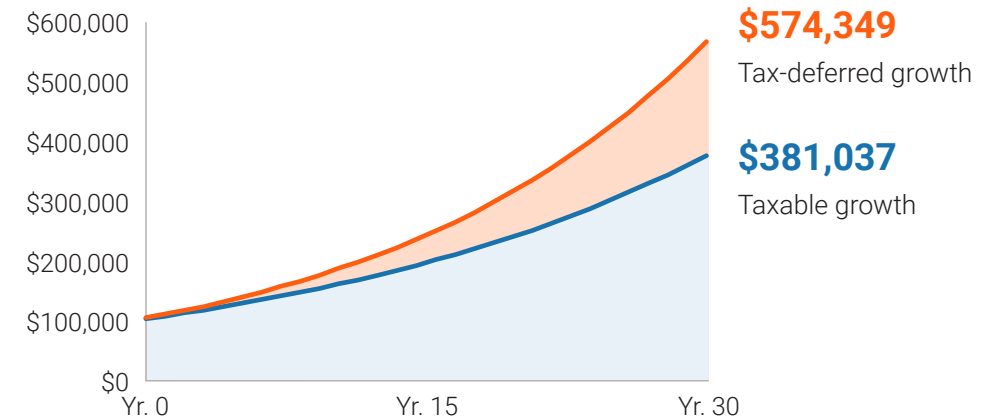


And if you don't

If you don't need long-term care, your benefits will be passed on — income tax-free — through a death benefit.

The impact of tax-deferred vs. taxable returns

Growth of \$100,000 investment in a 24% tax bracket



This "Impact of tax-deferred vs. taxable returns" chart is a hypothetical example for illustrative purposes only. Not related to any product performance; no fees and/or expenses are reflected. Example assumes initial investment of \$100,000 earning 6% annually (net of expenses) over a 30-year period in a 24% federal tax bracket. "Taxable growth" assumes taxes were paid annually. State and local taxes were excluded. No loans or withdrawals were taken. Not intended to imply or predict any future results.

¹ LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

² Up to 24 transfer requests are available in any policy year. Lincoln reserves the right to charge a fee for each transfer in excess of 24 per year. A VUL policy is not designed to serve as a vehicle for frequent trading. Market timing is prohibited.

Tailored to match your lifestyle



MoneyGuard Market Advantage[®] provides flexibility and customization for you and your loved ones.

IN-HOME CARE

If you prefer to have assistance in your home

ASSISTED LIVING

If you choose to downsize and prefer a social atmosphere

NURSING HOME

If you need more skilled care services

ALTERNATIVE CARE SERVICES¹

For care needs not covered by traditional services or options that may evolve in the future

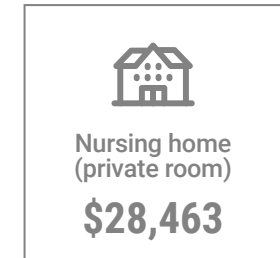
Other care services: Caregiver training and care planning services, adult day care, respite care, hospice, bed reservation and non-continual services.

Our 0-day elimination period saves you money

Our 0-day elimination period lets you access your benefits sooner and prevents you from paying out-of-pocket costs. **Other long-term care solutions may require you to pay out-of-pocket costs for 90 days or even longer.**

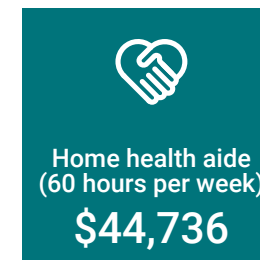
90 days of care could cost you:

This much today



Assumes 90-day costs using national averages.²

And even more in the future



Assumes 90-day costs using national averages projected for 30 years with a 3% annual increase.²

¹ Qualified long-term care services that are not covered under any other provision, but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered.

² LTCG, "2020 Lincoln Financial Cost of Care Survey," March 2021, www.whatcarecosts.com/lincoln. For a printed copy, call 877-ASK-LINCOLN.

Lincoln Concierge Care Coordination: By your side every step of the way

Thinking about your care preferences may seem overwhelming, which is why we provide Lincoln Concierge Care Coordination¹ at the time you purchase *MoneyGuard Market Advantage*[®].

Our care planning resources provide you with complimentary access to the resources and flexibility needed to plan over time and better assist your loved ones.



Access an online resource library

You'll find a wealth of information, such as third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.



Explore care services

See what's available – from skilled nursing to home health care and community options.



Receive objective advice

Request a Provider Search & Match, a customized list of provider options in your area.



Connect your loved ones

Help your caregivers and family members closely communicate with each other about your evolving care needs.

The advantage of decades of claims-paying expertise²



**Dedicated support
to help you and your
loved ones.**

- ✓ File a claim through our streamlined process either online or by phone.
- ✓ Access your long-term care funds quickly and seamlessly.
- ✓ Set up direct billing to caregivers and direct deposit to receive and manage your funds easily.

¹ A version of Lincoln Concierge Care Coordination is available for Lincoln *MoneyGuard*[®] Solutions policyowners. However, the tools, resources and services may change or evolve over time. All information within this client guide is current as of the created date of this material.

² Lincoln *MoneyGuard*[®] solutions have been sold since 1988.

The advantage that makes it easier for you and your loved ones to be better prepared for long-term care events



Flexible payment options

Fund with a single, upfront payment or pay over time, with the flexibility to adjust as needed.



Streamlined underwriting

No medical exams or lab tests required. You may be approved after completing a straightforward telephone interview.



Couples discount

You and your partner may each get a discount just for being together.



Flex care cash

Access to cash benefit for care needs.



On the go

Looking to move abroad? No worries — a portion of your benefits travel with you.



With **30+** years expertise in developing long-term care solutions and more than **115** years of financial stability,¹ Lincoln remains steadfastly committed to equipping our customers with the strategies they need to accomplish their goals.

Ready to take the next step?
Ask your financial professional
to run a personalized
illustration for you today.

¹The Lincoln National Life Insurance Company was established in 1905. Lincoln *MoneyGuard*® solutions have been sold since 1988.

Key product and rider details

Benefit eligibility

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. If we provide the assessor, it will be provided at our expense. We may also choose to accept the assessment of your licensed health care practitioner. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify that you are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 days. You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment. Recertification of your benefit eligibility is required at least annually.

Features and benefits

Policy issue ages and classes	Ages 30–70 (age last birthday),¹ male/female,² couples discount, standard – Couples discount applies if you are legally married (traditional or same sex) or are part of a civil union or domestic partnership or are in a common law marriage as recognized in the state of issue.
Premiums	May be paid as a single premium or as flexible premiums. Premium modes: annual, semiannual, quarterly, monthly (requires EFT). Flexible premium design allows for premiums to be paid at any time up to age 121, with premium limits and may be subject to underwriting as noted in your policy. If you do not pay your premiums, the policy will lapse.
Long-Term Care Benefits Rider (LTCBR)	This rider is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code and provides you with LTC benefits based on the greatest of the following three values at time of claim eligibility approval. <ul style="list-style-type: none"> ▪ LTC Market Value – Market Value is equal to 4 times your Policy’s Accumulation Value. As Market Value is derived from the Accumulation Value, it can change on a daily basis. The Accumulation Value is the value of your investment selections after fees, charges and loans. ▪ LTC Protected Value – Protected Value is equal to 2.5 times your Policy’s Accumulation Value as of any past policy anniversary. Protected Value is a way to lock in LTC benefits as described in your policy as long as the Value Protection Rider is attached to your policy. ▪ LTC Base Value – Base Value is derived from your policy’s Specified Amount of death benefit and will provide a 3-year initial minimum guaranteed long-term care benefit. It is the minimum LTC benefit amount available to reimburse the costs incurred by the Insured for Covered Services assuming no post-issue changes have been made.

¹ Issue ages in Washington are 40-70.

² Except in states where gender does not affect rates or benefits.

Value Protection Rider (VPR)	This rider provides a No-Lapse Guarantee and Protected Value if auto-rebalancing and allocation requirements are met.
Specified Amount	The amount used to determine the amount of death benefit and the amount of Long-Term Care Benefits Rider benefits. You will select the Initial Specified Amount of death benefit on the application.
Allocation requirements	Three tiers of funds available (see below). If any money is allocated to Tier 3, then 20% of the money needs to be allocated to Tier 1: Tier 1 – Fixed Account, Bond Funds Tier 2 – Blended (Equity/Bond) Funds, Asset Allocation Funds, Target Date Funds Tier 3 – Equity Funds Please note: Auto-rebalancing and the allocation requirements identified above are required to maintain the Value Protection Rider (VPR).
Automatic rebalancing	After you select an asset allocation that fits your goals and risk tolerance, your policy will be automatically rebalanced each quarter to ensure the policy allocation continues to reflect your desired allocation, regardless of your investment option performance. Please note: Auto-rebalancing and the allocation requirements identified above are required to maintain the Value Protection Rider (VPR).
Flex Care Cash	The LTCBR provides receipt-free cash for care needs. Provides 50% of the max daily benefit and must be used in combination with care (home care or adult day care). Available if Base value remains and approved as part of the Plan of Care.
International benefits	The LTCBR can be used for qualified long-term care expenses if needed while you’re abroad. This only applies to care received in a nursing home or assisted living facility and can be used for 36 months’ worth of claims.

With any VUL product, certain fees and costs are involved, including monthly cost of insurance, administrative expense and premium load charges, as well as daily charges on assets invested in the variable subaccounts for mortality and expense risk, and asset management fees. Please consult the prospectus or ask your financial professional for more detailed information.

Key product details

Important facts about *MoneyGuard Market Advantage*[®]

Withdrawals	Long-term care and death benefits will be reduced if any withdrawals or loans are taken. Taking loans or withdrawals will impact performance and guarantees. Will have tax consequences.
Dollar Cost Averaging	Dollar Cost Averaging (DCA) is a strategy to help reduce the impact of volatility on a purchase by dividing up the total amount to be invested across periodic purchases of an allocation, for a selected period of time. It does not ensure profit or protect against loss in a declining market. You may elect Dollar Cost Averaging from the Money Market fund or the Fixed Account.
Monthly charges	<p>Separate deductions are made each month to cover the cost of the various insurance elements, up to age 121 or when the policy has fully accelerated the Specified Amount and Accumulation Value down to zero. For these charges, aside from the LTCBR Charge, Current and Guaranteed rates may differ.</p> <p>Cost of Insurance Monthly charge based on Attained Age, Gender, Accumulation Value, and Death Benefit.</p> <p>Mortality and Expense Risk (M&E) and Asset Charge Referred to as the Mortality and Expense Risk (M&E) charge when applied to the separate accounts; referred to as an Asset Charge when applied to the Fixed Account and Loan Capitalization Account. This charge will be taken at the policy level based on the total accumulation value.</p> <p>LTCBR Charge The charge is based on Insured's Issue Age, Gender,* Class, inflation option elected and if inflation is active or inactive. Charges cease when the policy is considered to be fully accelerated. LTCBR amount reduced by partial surrenders, Specified Amount reductions which will also reduce the LTCBR charge, as well as loans.</p> <p>Administration Fee Charge is per thousandth of Specified Amount charge that varies by Gender,* Class and Issue Age.</p>

* Except in states where gender does not affect rates or benefits.

LTCBR general exclusions and limitations

This rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare, including that which would have been payable but for the application of a deductible or a coinsurance amount, or any other governmental programs, except Medicaid;
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet definition for such facility or agency, except as provided in the "Alternative Care Services" provision;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Tax information

Income tax-free long-term care benefit

Benefits are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Long-term care coverage will continue if you remain eligible or until your entire long-term care benefit pool is exhausted.

Income tax-free death benefit

If you never need long-term care and all planned premiums are paid to keep your policy in-force, a death benefit is paid to your beneficiaries, income tax-free under Internal Revenue Code Section 101(a)(1). If your entire specified death benefit amount has been used to pay for long-term care, your beneficiaries receive a residual death benefit.



To take advantage,
speak with
your financial
professional 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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LCN-3241312-091420F
PDF 5/21 Z04
Order code: MG-MMA-BLV001



Insurance products issued by:

The Lincoln National Life Insurance Company

Important Information:

Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal.

Products, riders and features are subject to state availability. Limitations and exclusions apply.

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 professional as to any tax, accounting or legal statements made herein.

Lincoln Concierge Care Coordination is available for all Lincoln *MoneyGuard*® solutions policyowners.

Lincoln Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial. Concierge Care third-party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third-party vendor. Results and outcomes cannot be guaranteed. The availability of any particular provider cannot be guaranteed and is subject to change. Lincoln Financial does not monitor or participate in the review of programs or services referred or recommended by third-party vendors. Long-term care coverage is provided through the applicable long-term care rider offered through your Lincoln policy.

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.

In most cases, based on our understanding of applicable law, the policy will be a Modified Endowment Contract (MEC) as defined in section 7702A of the Internal Revenue Code. Distributions from a MEC may be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policy owner reaches age 59½.

MoneyGuard Market Advantage® is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. Any surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy accumulation value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is noncancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue this rider as long as your policy stays in-force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. The Long-Term Care Benefit Rider 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 costs and complete coverage details, contact your financial professional.

***MoneyGuard Market Advantage*® is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892.**

The insurance policy and riders have limitations, exclusions and 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. For costs and complete coverage details, contact your agent or producer. A version of Lincoln Concierge Care Coordination is guaranteed for Lincoln *MoneyGuard*® solutions policyowners. However, the tools, resources and services may change or evolve over time.

All information within this client guide is current as of the created date of this material.