

MoneyGuard Fixed Advantage[®]

Universal life insurance policy with a long-term care rider for qualified long-term care expenses

Prepared for:
Valued Client
in Michigan on 4/9/2023

Prepared by:
Jack Lenenberg
LTC Partner
312 Maxwell Rd.
Suite 400
Alpharetta, GA 30009
Phone: (800) 891-5824

30+ years' expertise in providing long-term care solutions.

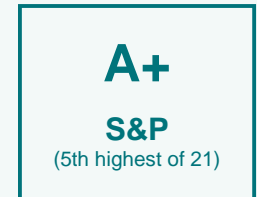
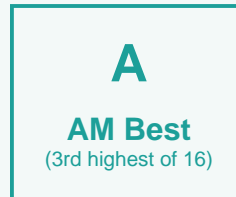
THIS IS A LIFE INSURANCE POLICY PROJECTION OF VALUES AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE VALUES SHOWN IN THIS PROJECTION OF VALUES. POLICY LIMITATIONS AND EXCLUSIONS ARE DESCRIBED IN THE OUTLINE OF COVERAGE THAT ACCOMPANIES THIS PROJECTION OF VALUES. GUARANTEES ARE SUBJECT TO THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

This material was prepared to show the operation of an insurance product issued by The Lincoln National Life Insurance Company, based on the options, features and assumptions you or your financial professional specified. This projection, and the options, features or assumptions on which it is based, is not intended to be, and should not be, viewed as specific investment advice or any suggestion or recommendation by The Lincoln National Life Insurance Company or any of its employees for you or your investment situation. A financial professional can provide you with investment advice for your investment situation. The Lincoln National Life Insurance Company, its respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice.

**The Lincoln National Life Insurance Company,
Fort Wayne, IN**

Financial strength¹

The Lincoln National Life Insurance Company



1. These ratings apply only to the claims-paying ability as of November 9, 2022. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see LincolnFinancial.com/investor.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

For use by a licensed agent/representative with the proposed insured/owner/applicant.

This Projection of Values is not complete without all pages.

**LONG-TERM CARE
PLANNING**

Projection of
Values

Product overview

MoneyGuard Fixed Advantage® is a powerful solution designed to provide:



Guaranteed, income tax-free long-term care benefits¹

Protect your income, legacy and loved ones with a dedicated, tax-efficient funding source for long-term care expenses.²



Flexibility

Access a broad range of covered services with no elimination period to support changing care needs, including in-home care, cash benefits to compensate caregivers or family members, and have the option to pass on benefits.



Care resources & services

Benefit from dedicated support from a company with decades of claims-paying expertise to make the process as seamless as possible for you and/or your caregiver.



Legacy protection

Leave a meaningful legacy, if care is not needed, through an income tax-free death benefit.³


MoneyGuard Fixed Advantage® is a universal life insurance policy with a long-term care (LTC) rider for qualified long-term care expenses.

1. Assuming all premiums are paid on-time, no post-issue loans, withdrawals increases or decreases.
 2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
 3. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

This is a Projection of Values for Lincoln *MoneyGuard Fixed Advantage®* which is an Individual Flexible Premium Adjustable Life Insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form **ICC19-MG890**, with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**.

Summary of your benefits

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration




Your
**PLANNED
PREMIUM**

\$10,000

initial annual premium

The premium shown, from ages 55 to 64, depicts the total premium, equal to \$100,000.¹



Your
LTC BENEFITS²
if you need care

Year 1

\$4,700

maximum monthly
LTC benefit

Age 80


\$9,842

maximum monthly
LTC benefit

\$4,921 available for
Flex Care Cash³

3% Compound Inflation

What is Flex Care Cash?
Access cash to compensate caregivers, including spouses or family members.



Your beneficiaries receive
DEATH BENEFITS⁴
if you don't need care

Year 1

\$112,808

death benefit

Age 80

\$112,808

death benefit

What happens to my specified amount of death benefit if I need care?
Long-term care reimbursements reduce the \$112,808 specified amount of death benefit on a dollar-for-dollar basis. Minimum death benefit is the \$5,640 Residual Death Benefit.

Your return of premium option selected is 70%.⁵

Our O-day elimination period gives you access to your benefits sooner without incurring out-of-pocket costs, once qualified.

1. Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases.
2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
3. Subject to Per Diem LTC Limit in effect at that time.
4. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).
5. The return of premium option must be chosen at purchase and cannot be changed.

Your guaranteed values

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
1	55	10,000	7,000	112,808	1,028.1%	364,845	56,404	4,700	470.7%
2	56	10,000	14,000	112,808	189.6%	375,790	58,096	4,841	146.3%
3	57	10,000	21,000	112,808	82.8%	387,064	59,839	4,987	84.8%
4	58	10,000	28,000	112,808	46.2%	398,675	61,635	5,136	59.1%
5	59	10,000	35,000	112,808	28.5%	410,636	63,484	5,290	45.0%
6	60	10,000	42,000	112,808	18.4%	422,955	65,388	5,449	36.0%
7	61	10,000	49,000	112,808	12.0%	435,643	67,350	5,612	29.8%
8	62	10,000	56,000	112,808	7.6%	448,713	69,370	5,781	25.3%
9	63	10,000	63,000	112,808	4.5%	462,174	71,452	5,954	22.3%
10	64	10,000	70,000	119,000	3.1%	476,039	73,595	6,133	20.0%
		100,000							
11	65	0	70,000	116,200	2.3%	490,320	75,803	6,317	18.2%
12	66	0	70,000	114,100	1.8%	505,030	78,077	6,506	16.7%
13	67	0	70,000	112,808	1.4%	520,181	80,420	6,702	15.5%
14	68	0	70,000	112,808	1.3%	535,786	82,832	6,903	14.5%
15	69	0	70,000	112,808	1.2%	551,860	85,317	7,110	13.6%
16	70	0	70,000	112,808	1.1%	568,416	87,877	7,323	12.8%
17	71	0	70,000	112,808	1.0%	585,468	90,513	7,543	12.2%
18	72	0	70,000	112,808	0.9%	603,032	93,229	7,769	11.6%
19	73	0	70,000	112,808	0.8%	621,123	96,026	8,002	11.1%
20	74	0	70,000	112,808	0.8%	639,757	98,907	8,242	10.6%
		100,000							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
21	75	0	70,000	112,808	0.7%	658,949	101,874	8,489	10.2%
22	76	0	70,000	112,808	0.7%	678,718	104,930	8,744	9.9%
23	77	0	70,000	112,808	0.7%	699,079	108,078	9,007	9.6%
24	78	0	70,000	112,808	0.6%	720,052	111,320	9,277	9.3%
25	79	0	70,000	112,808	0.6%	741,653	114,660	9,555	9.0%
26	80	0	70,000	112,808	0.6%	763,903	118,100	9,842	8.7%
27	81	0	70,000	112,808	0.5%	786,820	121,643	10,137	8.5%
28	82	0	70,000	112,808	0.5%	810,424	125,292	10,441	8.3%
29	83	0	70,000	112,808	0.5%	834,737	129,051	10,754	8.1%
30	84	0	70,000	112,808	0.5%	859,779	132,923	11,077	7.9%
		100,000							
31	85	0	70,000	112,808	0.5%	885,573	136,911	11,409	7.7%
32	86	0	70,000	112,808	0.4%	912,140	141,018	11,752	7.6%
33	87	0	70,000	112,808	0.4%	939,504	145,249	12,104	7.4%
34	88	0	70,000	112,808	0.4%	967,689	149,606	12,467	7.3%
35	89	0	70,000	112,808	0.4%	996,720	154,094	12,841	7.2%
36	90	0	70,000	112,808	0.4%	1,026,621	158,717	13,226	7.0%
37	91	0	70,000	112,808	0.4%	1,057,420	163,479	13,623	6.9%
38	92	0	70,000	112,808	0.4%	1,089,142	168,383	14,032	6.8%
39	93	0	70,000	112,808	0.4%	1,121,817	173,435	14,453	6.7%
40	94	0	70,000	112,808	0.3%	1,155,471	178,638	14,886	6.6%
		100,000							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
41	95	0	70,000	112,808	0.3%	1,190,135	183,997	15,333	6.5%
46	100	0	70,000	112,808	0.3%	1,379,693	213,303	17,775	6.1%
51	105	0	70,000	112,808	0.3%	1,599,442	247,277	20,606	5.8%
56	110	0	70,000	112,808	0.2%	1,854,192	286,662	23,889	5.5%
61	115	0	70,000	112,808	0.2%	2,149,516	332,321	27,693	5.3%
66	120	0	70,000	112,808	0.2%	2,491,878	385,251	32,104	5.1%
71	125	0	70,000	112,808	0.2%	2,888,770	446,612	37,218	2.3%
		100,000							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.
 2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.
 3. The amount paid on surrender reflects any Return of Premium.
 4. Internal Rate of Return on the Death Benefit Amount.
 5. Internal Rate of Return on the Total LTC Benefits.

How your policy works

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration



Tailored to match your lifestyle

In-home care

If you prefer to have assistance in your home

Assisted living

If you choose to downsize and prefer a social atmosphere

Alternative care services¹

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

Respite care

Lets you access short-term services to relieve your primary caregiver

Caregiver training and care planning services²







Lets you further customize your plan

Nursing home

If you need more skilled care services

Additional care options include non-continual services, adult day care, hospice and bed reservation.

Most long-term care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL):

- | | |
|--|--|
|  Eating |  Dressing |
|  Bathing |  Toileting |
|  Transferring |  Continence |

Long-term care solutions help cover expenses if you lose the ability to independently perform at least two Activities of Daily Living for at least 90 days, or if you require substantial supervision due to severe cognitive impairment.

Keep in mind that long-term care events happen to loved ones, not just a person. Take control, protect your legacy, and build tax efficiency into your portfolio.

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. Lifetime caregiver training benefit limit is \$500.

Policy features, benefits and definitions

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

Year

The policy year beginning with the effective date of the policy.

Age

The insured's age at the beginning of the policy year shown.

Benefit Transfer Rider

Provides for the potential to add benefits for this policy using Death Claim dollars from a different policy. Also allows for the Death Claim dollars from this policy to add additional benefits on a different policy. In order to utilize this feature, both policies must include the Benefit Transfer Rider, in addition to insured and beneficiary designations aligning between the two policies.

Flex Care Cash

Provides receipt-free cash for care needs. Up to 50% of the maximum daily LTC benefit is available. Benefit is available until specified amount is reduced to \$0 due to claims, withdrawals or reductions. Please see the policy for more information.

No-lapse Guarantee

This feature guarantees that your policy will not lapse if the no-lapse premium test is satisfied. The no-lapse guarantee is provided through the Value Protection Endorsement (VPE).

Specified Amount of Death Benefit

The minimum amount of death benefit and the basis of the LTCBR and Endorsement benefits. Long-term care reimbursements reduce the Specified Amount of death benefit on a dollar-for-dollar basis.

Residual Death Benefit

Death Benefit paid after benefits have been exhausted as defined in your policy.

Internal Rate of Return

The Internal Rate of Return is the rate at which outlays (premiums) up to that year must be compounded each year to generate the death benefit or LTC benefits shown. For this calculation, all outlays are assumed to occur at the beginning of the year with the death benefit or LTC benefits occurring at the end of the year.

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.

New Business Data

You **MUST** include the New Business Data when submitting the projection of values to Home Office. The following are initial values and do not reflect future changes.

Product	
Product	MoneyGuard Fixed Advantage® - 01/23/23
Sub-Plan Code	012323
State	MI

Insured	
Name	Valued Client
Gender	Male
Age	55
Class	Couples Discount

Policy design	
Death Benefit Option	Level
Face Amount	\$112,808
Planned Premium	Years 1-10: \$10,000
Payment Mode	Annual
Lump Sum Deposit	\$0
External Exchange	\$0
Internal Exchange	\$0
Solve Type	Face Solve
Months Backdated	n/a
Increase Premiums by missed modal premiums selected	No

Application Part 1 Information	
The following information should be used to complete fields in the Policy Information and Billing Information sections on Page 1 of the Application.	
Plan of Insurance (2a)	MoneyGuard Fixed Advantage® - 01/23/23
Specified Amount (2b)	\$112,808
Long-Term Care Benefits Rider Duration (2c)	6 Years
Return of Premium	Basic
Other Benefits/Riders/Options (2f)	Leave blank on application
Premium Amount (3a)	Years 1-10: \$10,000
Premium Mode (3a)	Annual

LCN-4215018-012122ICC22

Tax Status	
7-Pay Premium	\$8,688.65
MEC Status	MEC

Riders Selected	
LTCBR Benefit Duration	6 Years
LTCBR Inflation Option	3%
Value Protection Endorsement	Basic
Benefit Transfer Rider	Yes
Terminal Illness Rider	Yes
Living Well Endorsement	Yes

Planned Policy Changes	
Planned Policy Changes	No

Important Messages

Year	Total Premiums
1	10,000.00
11	0

Software Version	FLEX-I v60.0 C
Date & Time	4/9/2023 10:40 AM
TP	8,107.92
TPP	100,000.00
CP	\$81,079.20
Monthly NLP	\$852.09
VPET	\$102,250.80

YP 10
Marketing Code
MG Territory
eSubmitID

This projection of values is not complete without all pages. Lincoln MoneyGuard Fixed Advantage - 01/23/23 State: MI TP: 8,107.92 4/9/2023 10:40 AM FLEX-I v60.0 C



What care costs

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

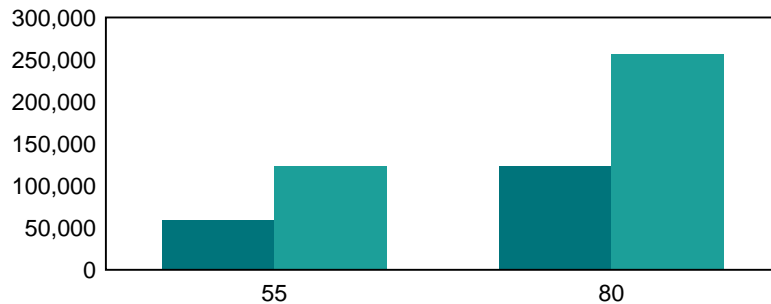
A look at the cost of long-term care services in Michigan

The cost of long-term care services is an important variable in determining your planning needs.

Below we show the current average costs for care in your state for

- 1) 40 hours per week of home health care by a Home Health Aide, and
- 2) a private room in a nursing home.

It is vital to note that long-term care costs are highly variable within a region, state, or even a city. We also show an estimate of the projected costs in 25 years, based on an assumed inflation rate of 3.00%.¹



		Annual	Monthly
Home Health Care ²	Age 55	\$58,552	\$4,879
	Age 80	\$122,594	\$10,216
Nursing Home ²	Age 55	\$122,519	\$10,209
	Age 80	\$256,527	\$21,377

Your LTC benefit limits

Below are amounts available to reimburse for qualified long-term care expenses when your policy is issued, and at age 80. Amounts are based on your policy assumptions shown above, and assume you pay all premiums of \$100,000 as planned, with no loans or withdrawals. Total LTC Payout is based on the Minimum LTC Duration purchased.

LTC Benefit Limit	Age 55	\$364,845
	Age 80	\$763,903
Maximum Monthly LTC Benefit	Age 55	\$4,700
	Age 80	\$9,842

Planning Ahead

It's important to understand how much your long-term care planning will cover if and when the need arises. Review your information with your financial professional and determine what your income is projected to be at age 80.

Discuss your specific needs, expectations and preferences with your financial professional. Based on your situation, factoring in the information provided above, determine what your estimated long-term care costs might be, and discuss if you have the coverage you need. Amounts shown are estimates based on the assumptions shown, and are not guaranteed. Projected costs and inflation rates vary by state, region, and may be impacted by other factors. Actual costs may be more or less than those shown.

¹ Inflation rate based on information from "What Care Costs" annual survey, including recent claim cost trends; actual inflation rates may vary.

² "What Care Costs" survey. Published 3/2023 (updated annually); <https://whatcarecosts.com/Lincoln>. What Care Costs is a third party not affiliated with Lincoln Financial Group, Lincoln is not responsible for the content and does not guarantee the accuracy of any information.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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

Long-Term Care Benefits Disclosures

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

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 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 this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- 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.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, 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 on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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Quick Quote

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

Total Premiums	Payment Option	Payment Mode
\$100,000	10 Years	Annual

Benefit Period and Inflation Options	Specified Amount	Initial Monthly Max Benefit	Initial Total LTC Benefit	Age 80 Monthly Max Benefit	Age 80 Total LTC Benefit	Total LTC Crossover Age *
3 Years, No Inflation	137,264	5,719	205,896	5,719	205,896	
3 Years, 3% Compound Inflation	119,868	4,995	185,250	10,458	387,872	59
3 Years, 5% Compound Inflation	86,066	3,586	135,662	12,144	459,399	64
4 Years, No Inflation	130,551	5,440	261,102	5,440	261,102	
4 Years, 3% Compound Inflation	118,448	4,935	247,771	10,334	518,778	57
4 Years, 5% Compound Inflation	85,417	3,559	184,079	12,052	623,357	63
5 Years, No Inflation	125,824	5,243	314,560	5,243	314,560	
5 Years, 3% Compound Inflation	115,057	4,794	305,427	10,038	639,496	56
5 Years, 5% Compound Inflation	83,486	3,479	230,657	11,780	781,085	62
6 Years, No Inflation	122,843	5,118	368,529	5,118	368,529	
6 Years, 3% Compound Inflation	112,808	4,700	364,845	9,842	763,903	56
6 Years, 5% Compound Inflation	79,946	3,331	271,893	11,281	920,725	62

* The age represented in this column is the age the insured will be when the Total Long-Term Care benefits for the applicable inflation option are scheduled to exceed the Total Long-Term Care benefits for the Level option, for that respective Benefit Period.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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Long-Term Care Benefits Disclosures

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

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- 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 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;
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- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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Renewability, Termination and Cancelability

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Premium Options

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

LTC Duration	Initial Max Monthly Benefit	Initial Total LTC Benefits	Specified Amount
6 Years	\$4,700	\$364,845	\$112,808

Premium Options	Modal Premium	Total Planned Premium
1 Year	81,078	81,078
2 Years	41,528	83,056
3 Years	28,355	85,065
4 Years	21,777	87,108
5 Years	17,836	89,180
6 Years	15,214	91,284
7 Years	13,345	93,415
8 Years	11,948	95,584
9 Years	10,864	97,776
10 Years	10,000	100,000

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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Long-Term Care Benefits Disclosures

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- 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;
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Policy Expense Analysis Report

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
1	55	10,000	2,500	458	38	6,226	77	856	3,735	7,000		
2	56	10,000	2,500	493	38	6,226	94	1,693	3,597	14,000		
3	57	10,000	2,500	535	38	6,226	110	2,505	3,455	21,000		
4	58	10,000	2,500	582	38	6,226	126	3,286	3,309	28,000		
5	59	10,000	2,500	637	38	6,226	141	4,026	3,156	35,000		
6	60	10,000	2,500	698	38	6,226	155	4,720	3,000	42,000		
7	61	10,000	2,500	770	38	6,226	169	5,354	2,270	49,000		
8	62	10,000	2,500	851	38	6,226	180	5,920	1,602	56,000		
9	63	10,000	2,500	942	38	6,226	191	6,405	998	63,000		
10	64	10,000	2,500	1,103	38	6,226	199	6,737	463	70,000		
		100,000										
11	65	0	0	1,236	38	0	121	5,585	0	70,000		
12	66	0	0	1,350	38	0	97	4,294	0	70,000		
13	67	0	0	1,483	38	0	69	2,843	0	70,000		
14	68	0	0	1,652	38	0	39	1,192	0	70,000		
15	69	0	0	1,850	38	0	7	0	0	70,000		
16	70	0	0	2,060	38	0	0	0	0	70,000		
17	71	0	0	2,300	38	0	0	0	0	70,000		
18	72	0	0	2,580	38	0	0	0	0	70,000		
19	73	0	0	2,897	38	0	0	0	0	70,000		
20	74	0	0	3,251	38	0	0	0	0	70,000		
		100,000										

1. Gross Cash Values reflect all policy charges and accumulated interest paid.
 2. The amount paid on surrender reflects any Return of Premium. See Mandatory Disclosures page.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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Policy Expense Analysis Report

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
21	75	0	0	3,636	38	0	0	0	0	70,000		
22	76	0	0	4,052	38	0	0	0	0	70,000		
23	77	0	0	4,502	38	0	0	0	0	70,000		
24	78	0	0	5,003	38	0	0	0	0	70,000		
25	79	0	0	5,571	38	0	0	0	0	70,000		
26	80	0	0	6,223	38	0	0	0	0	70,000		
27	81	0	0	6,960	38	0	0	0	0	70,000		
28	82	0	0	7,828	38	0	0	0	0	70,000		
29	83	0	0	8,868	38	0	0	0	0	70,000		
30	84	0	0	10,073	38	0	0	0	0	70,000		
		100,000										
31	85	0	0	11,471	38	0	0	0	0	70,000		
32	86	0	0	13,080	38	0	0	0	0	70,000		
33	87	0	0	14,909	38	0	0	0	0	70,000		
34	88	0	0	16,931	38	0	0	0	0	70,000		
35	89	0	0	19,109	38	0	0	0	0	70,000		
36	90	0	0	21,400	38	0	0	0	0	70,000		
37	91	0	0	23,739	38	0	0	0	0	70,000		
38	92	0	0	26,087	38	0	0	0	0	70,000		
39	93	0	0	28,381	38	0	0	0	0	70,000		
40	94	0	0	30,509	38	0	0	0	0	70,000		
		100,000										

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Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
41	95	0	0	32,783	38	0	0	0	0	70,000		
46	100	0	0	49,571	38	0	0	0	0	70,000		
51	105	0	0	68,893	38	0	0	0	0	70,000		
56	110	0	0	99,264	38	0	0	0	0	70,000		
61	115	0	0	110,086	38	0	0	0	0	70,000		
66	120	0	0	112,808	38	0	0	0	0	70,000		
71	125	0	0	0	0	0	0	0	0	70,000		
		100,000										

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Long-Term Care Benefits Disclosures

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- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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Your care coordination resources

Valued Client, 55 year-old Male in Michigan with a "Couples Discount" underwriting class and 6-year minimum LTC duration



Resources that make all the difference

Your care should revolve around you. Build a plan to meet your needs.



Develop a personalized action plan

You'll get help building a personal care plan that provides you and your loved ones resources and care recommendations to assist you in finding the care that fits your needs.



Explore provider services

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



Access an online 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.

By your side every step of the way

With decades of claim-paying experience¹, and more than a century of financial strength and stability², we remain steadfastly committed to providing an experience marked by knowledge and simplicity.

Should you need care, Lincoln is committed to providing you with a dedicated, experienced support team to help you:

- File a claim through our simple, straightforward process.
- Access your funds quickly and seamlessly.
- Easily review and manage your claims. Payment options include direct billing and Electronic Funds Transfer (EFT) for your convenience.

1- Lincoln MoneyGuard® solutions and predecessors have been sold since 1988. 2. The Lincoln National Life Insurance Company was established in 1905.

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Client Input Summary

Company: Lincoln Financial Group

April 9, 2023

Product: MoneyGuard® Fixed Advantage - 01/23/23

Insured

Insured Name	Valued Client
Sex	Male
Age	55
Class	Couples Discount
State- See QUESTION HELP for State Filing Restrictions	Michigan
Cost Disclosure	N

Solve For

Solve For	Face Amount
Face Solve Option	1 to 44 - Solve
Premium	1 to 44 - 10,000

Policy Options

Death Benefit Option	1 to 44 - Level
Premium Mode	Annual
Payment Option	10
Lump Sum Amount	1 to 1 - 0
Report Options	
Revised Illustration	N
Print IRR Values	Y
Print Signature Section	Y
Alternate Age	80
Additional What Care Costs State	None
Use Alternate Cost of Care	N
Benefit Transfer Rider (BTR) Funding	N
Policy Exchange Information:	
Exchanged policy is a MEC	N
External Transferred Cash Value	0.00
Internal Transferred Cash Value	0.00
Backdating	N

Policy Riders

Policy Riders	Y
Value Protection Endorsement Type	Basic
Long- Term Care Benefits Plan	6 Years, 3% Compound Inflation

Reports

Optional Report Output Selection	Include Required and All Additional Reports
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Lincoln Concept

Click the link to access a suite of advanced marketing sales tools: Advanced Markets Resource Center
Custom Concept

None

Client Input Summary

Company: Lincoln Financial Group

April 9, 2023

Product: MoneyGuard® Fixed Advantage - 01/23/23

Agent Info

Agent Name	Jack Lenenberg
Agent Company	LTC Partner
Agent Address1	312 Maxwell Rd.
Agent Address2	Suite 400
Agent City	Alpharetta
Agent State	Georgia
Agent Zip	30009
Agent Phone	800-891-5824
Bank Version	N

Concept

Concept	None
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