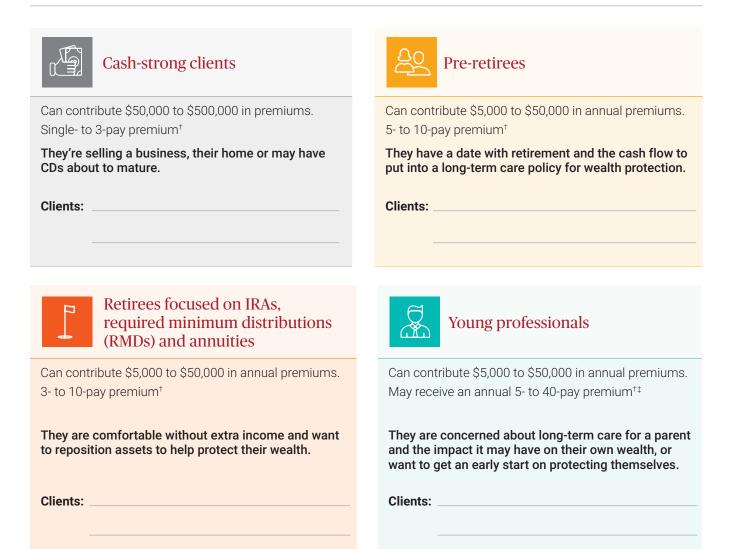


What would your clients do if their health suddenly changed?

Take a look at four Lincoln *MoneyGuard*® client profiles with payment options that may work best.



Let's customize a plan. Ask your client these questions, and we'll get started.

- Will they supplement their healthcare protection from cash savings or cash flow?
- Is your client married or single?
- What is their local cost of care?

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

[†]Flexible premiums available to be paid up to the greater of 10 years or age 70. Payment options up to 9 years at age 73, graded down by one year at each subsequent age, to 2 years at age 80.

[‡]40-pay is only available to clients, age 30. After age 30, this option grades down by one year at each subsequent age. Availability may vary by state.

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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Order code: MG-QUAD-FLI001



Issuers:

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

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

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and/or reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. Accelerated death benefits may be taxable and may affect public assistance eligibility.

Distributor: Lincoln Financial Distributors, Inc., a broker-dealer

Policies:

Lincoln *MoneyGuard* ® III, universal life insurance on policy Form ICC19-MG890/19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.

Lincoln MoneyGuard ® II NY is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN880a with the following riders: Value Protection Rider (VPR) on form LR880a Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881a; Long-Term Care Extension of Benefits Rider (LEBR) on form LR882a; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form LR883a; Nonforfeiture Benefit Rider (NBR) on form LR885a.

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