



## Product Features Comparison Scorecard

This piece is designed by Life Competitive Intelligence for product positioning to help producers evaluate Lincoln's products in relation to competitors' products. This comparison is not intended for and cannot be used with the public. Information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure accuracy, it cannot be guaranteed. Please note that this information may not include all product details. Each product's features and benefits should be weighed against the costs.

### Why Lincoln MoneyGuard® Reserve Plus?

Five things you should consider for your client when comparing linked benefit products:

#### Track Record

Lincoln MoneyGuard® Reserve Plus, a universal life insurance policy with long-term care benefits, is the newest product in Lincoln's established linked benefit portfolio. Lincoln has been selling linked benefit products since its entry into the market in 1988.

#### Guarantees

The cost of coverage for your client will never increase and if your client uses their entire long-term care benefit amount, the policy will pay the beneficiary a residual death benefit.

#### Deductible Period Expenses

Lincoln MoneyGuard® Reserve Plus has no deductible periods for qualified long term care services. This allows your client to avoid costly out of pocket expenses associated with deductible periods.

#### Rising Cost of Care

While cost for care continues to increase, Lincoln MoneyGuard® Reserve Plus provides your client with options for inflation protection that will increase their benefit amounts each month.

#### International Benefits

Lincoln MoneyGuard® Reserve Plus does not limit your client to the United State when receiving care. With international benefits your client can be reimbursed for care received outside the United States.<sup>1</sup>

Combination Products with Qualified LTC Benefits	Lincoln MoneyGuard® Reserve Plus	Genworth Total Living Coverage	John Hancock LifeCare	New York Life Asset Preserver	State Life Asset-Care I	Pacific Life PremierCare
Lifetime return of premium <sup>2</sup>	✓ <sup>3</sup>	X	X	✓	✓	✓
Fully guaranteed residual death benefit <sup>4</sup>	✓	✓	✓	✓	X	✓
LTC deductible period for qualified services	0	90 <sup>5</sup>	90	90	60 <sup>6</sup>	90 <sup>5</sup>
Inflation protection	✓	✓	X	X	✓	✓
International benefits	✓ <sup>1</sup>	✓	✓	X	✓	✓
Rates and LTC benefits guaranteed never to change <sup>4</sup>	✓	X	✓	X	X	✓
Flexible premium payment options	✓	X	X	X	X <sup>7</sup>	X
Streamlined application process <sup>8</sup>	✓	X	✓	X	✓	✓

Key: ✓ A same or similar product feature : X Product feature is different



- <sup>1</sup> International benefits will be reimbursed up to 50% of the maximum monthly benefit that would have otherwise been paid.
- <sup>2</sup> The money returned will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications.
- <sup>3</sup> Lifetime refund of premium is available through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35 - 65.
- <sup>4</sup> Distributions such as loans and partial withdrawals can impact policy guarantees
- <sup>5</sup> Policies have a zero day deductible period for home health care.
- <sup>6</sup> State Life has a 30 day deductible period for home health care.
- <sup>7</sup> State Life provides these long term care riders on other Asset-Care policies that allow for certain flexible premium options.
- <sup>8</sup> A streamlined application process is defined as a telephone application and an issuing class of non-smoker/smoker basis, issued in 8 days or less.

Not all product features are available for sale in every state. Check to make sure product and features are state approved. Additional options/benefits may incur additional charges.

**Important disclosures. Please read.**

Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35 – 65. The additional surrender benefit provided will be adjusted dollar for dollar by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. **Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company and are subject to policy terms and conditions.** The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with a Convalescent Care Benefits Rider on Rider Form LR870, an Extension of Benefits Rider on Rider Form LR871, an Enhanced Surrender Value Endorsement on Endorsement Form B10465F, and a Nonforfeiture Benefit Rider on Rider Form LR872. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state. Not approved for use in New York. Check state availability.

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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