




Why hybrid long-term care solutions?

The full picture reveals why Lincoln *MoneyGuard*® is the category leader*

Why long-term care planning is important:

<p>It helps complete retirement planning</p>  <p>91% of Americans</p> <p>surveyed feel it is important to plan for long-term care expenses as part of their overall retirement savings and planning.¹</p>	<p>Demographics point to continued high demand</p> <p>The number of Americans age 65 and older is projected to grow</p>  <p>63%</p> <p>to 80 million by 2040.²</p>	<p>The cost of care is expensive and trending upward</p> <p>For example, the cost for a private one bedroom in a state-certified assisted living facility has risen</p>  <p>28% in 6 years.³</p>
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Why the market shift toward hybrid solutions?¹



Benefits for clients if they need LTC

- Coverage for qualified long-term care costs
- Coverage for recoverable and nonrecoverable conditions

And benefits if they don't

- Death benefits for their beneficiaries or option to get their premiums back



Financial flexibility enables clients to plan at a younger age

- Extended payment options help keep annual premiums as low as possible.
- Flexible payments, up to 25 years depending on your age, and premiums that never increase.⁴




Quality care, choice and convenience help clients remain independent

- Home care, facility care and additional services, such as adult day care are covered.

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

Why Lincoln MoneyGuard® solutions?

- ✔ **110+ years of helping Americans secure their financial future**
 - Lincoln Financial Group provides advice and solutions that help empower people to take charge of their financial lives with confidence and optimism.
 - Today, millions of Americans trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses.
- ✔ **An LTC history that dates back 30+ years**
 - An unwavering commitment to help clients plan for long-term care expenses coupled with decades of claims-paying experience.
- ✔ **Reduced tax risk**
 - Lincoln's recordkeeping and bill payment help ensure accountability and tie benefits directly to provider services, and are income tax-free up to the policy maximums.
- ✔ **0-day elimination period⁵**
 - For qualified LTC costs, with a 0-day elimination period, reimbursement begins immediately, once qualified, resulting in less out-of-pocket costs than if there was an elimination period.
- ✔ **Concierge Care Coordination**
 - Day one access for policyowners and their families to Concierge Care Coordination services, which helps simplify planning and locating care.
 - Online portal helps connect family members to better coordinate care.



Help protect your clients from the risk of long-term care expenses. To learn more, contact your Lincoln representative today.

* LIMRA, "2017 U.S. Individual Combination Sales Report."

¹ Versta Research, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," https://newsroom.lfg.com/sites/newsroom.lfg.com/files/doc_library/file/2017_Long-Term_Care_Thought_Leadership_Research_Source_Deck.pdf, February 2018. Information presented here is from among those polled in our survey.

² U.S. Census Bureau, "Projected Age Groups and Sex Composition of the Population, Projections for the United States: 2017-2060," <https://www.census.gov/data/tables/2017/demo/popproj/2017-summary-tables.html>.

³ Based on \$44,328 in 2012 and \$56,760 in 2018. Univita and Lincoln Financial Group, "2013 Cost of Care Survey," https://newsroom.lfg.com/sites/lfg.newshq.businesswire.com/files/doc_library/file/2013_Cost_of_Long-Term_Care_Survey.pdf December 2012. For a printed copy of the survey, call 877-ASK-LINCOLN. "Lincoln Financial Group Cost of Care Survey," <https://www.WhatCareCosts.com/lincoln>, March 2019.

⁴ Provided premiums are paid as planned, and no loans or withdrawals are taken.

⁵ Not applicable in New York. 90-day elimination period applies in New York.

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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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 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.

Policies:

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. 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.

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Lincoln's hybrid long-term care solution is a universal life insurance policy with long-term care benefits.

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