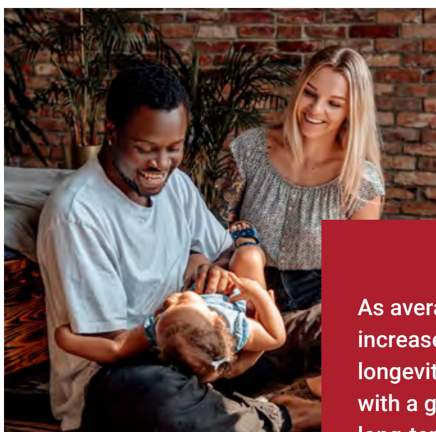
Help clients monetize good health

Good health is a valuable asset. Purchasing the right kind of long-term care coverage, when clients are younger and healthier, gives them better odds of placement and may result in better benefits for their investment.

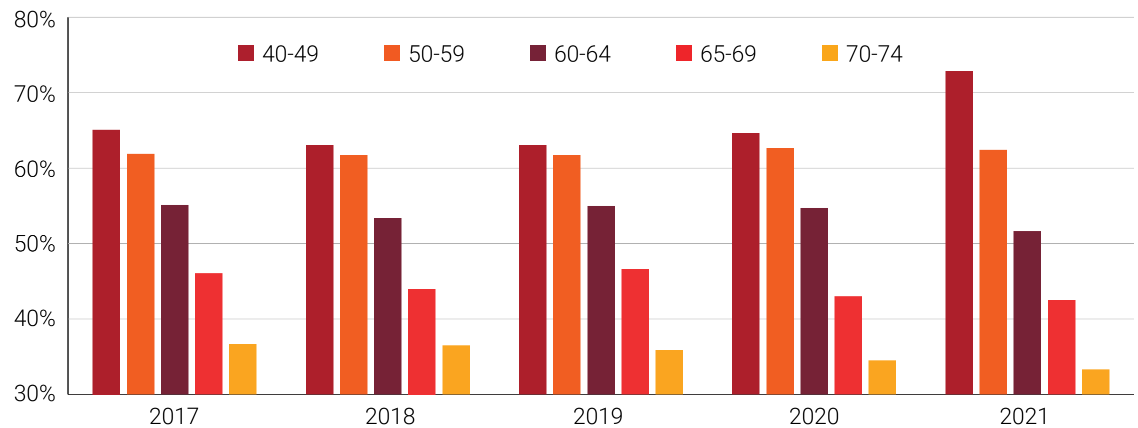
Waiting and playing the odds

Data from a 2021 survey demonstrates that individuals purchasing long-term care coverage between the ages of 40-49 had a 72.8% placement rate, compared to individuals between the ages of 65-69 who had a placement rate of only 42.5%.[1] A 40-year-old who waits an additional 25+ years to purchase LTC coverage will have a less than 50% chance of placing their policy. As the survey results indicate, the likelihood of clients putting LTC coverage in place decreases significantly as clients age.



As average lifespan increases, greater longevity may come with a greater need for long-term care (LTC).

Placement rate by applicant age[1]



[1] 2022 Milliman Long-Term Care Insurance Survey, https://us.milliman.com/en/insight/long-term-care-insurance-valuation

The price of waiting

The likelihood of qualifying for coverage is only one part of the puzzle. As clients age, the leverage of their funding dollars decreases. Clients who purchase long-term care plans at age 45 could receive substantially more benefits for the same amount of funding compared with clients who wait until age 65.

MoneyGuard Fixed Advantage® Hypothetical Example

Age	Premium	Death Benefit	Monthly LTC Benefit (Age 85)	Annual LTC Benefit (Age 85)	Total LTC Benefit (Age 85)
45	$100,000	$142,269	$19,337	$232,048	**$1,500,952**
55	$100,000	$127,219	$12,867	$154,400	$998,703
65	$100,000	$116,669	$8,780	$105,360	**$681,502**

Policy assumptions: Male, Couples Discount underwriting class, 6-year long-term benefit duration with 3% inflation, basic return of premium (70% of paid premiums). Vested return of premium (100% available after year 10) is also available for an additional cost. Assumes all premiums are paid on-time, no post-issue loans, withdrawals, increases or decreases.

Hear relevant insights from Moshe Milevsky, professor, fintech entrepreneur and author, on viewing good health as an asset class.

Why not capitalize on good health when clients have it?

We make investments every day — with our time, our money, and our health. When it comes to financial planning, long-term care preparation should never be the missing piece — especially when data shows that the earlier clients purchase a policy, the better their chances of placement and the more significant their benefits could be.

Commit to building a plan with clients using all the pieces of the financial planning puzzle. Help clients monetize good health while they still can.

Talk to your Lincoln *MoneyGuard*® representative to learn more.

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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***MoneyGuard Fixed Advantage*® is a universal life insurance policy with a long-term care rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations 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; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.**

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