

# Coming soon – Pricing improvements for Lincoln MoneyGuard® II (2020)

Effective January 22, 2024

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Effective January 22, 2024, Lincoln is implementing pricing decreases to Lincoln MoneyGuard II (2020), which improve competitive positioning. There are no pricing increases as a result of this update. Lincoln MoneyGuard II, a universal life insurance policy with optional long-term care benefit riders, can help safeguard clients' assets and provide reimbursements for qualified long-term expenses.

Following a transition period, Lincoln MoneyGuard II (2020) – 01/22/24 will replace currently sold Lincoln MoneyGuard II (2020)® - 09/11/22.

## Pricing Improvements

- Pricing Improvements will result in an average discount of 12%
  - The improvements apply to all issue ages and product designs
  - Range of pricing improvements is from 11-12%
- No pricing increases as part of product update

## Availability and Transition Guidelines

Pending firm approval, applications for Lincoln MoneyGuard II (2020) – 01/22/24 will be accepted beginning on January 22, 2024 in California.

- For applications to qualify for the current MoneyGuard II (2020) – 09/12/22 pricing, a projection of values and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 23, 2024.
- For pending or issued business on or after January 22, 2024 Lincoln will accept requests with a revised projection of values to change to the MoneyGuard II (2020) – 01/22/24 pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of January 22, 2024, Lincoln DesignIt<sup>SM</sup> and WinFlex will be updated with the new product version. During the transition period both versions can be run.
- Ensure that you are appropriately credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product version in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product version available at that time.

## Illustration Capabilities

Lincoln's DesignIt<sup>SM</sup> (V63.0C) and WinFlex illustration systems will be updated with this change effective January 22, 2024. If you have an active internet connection, the software will automatically update to include these updates on January 22, 2024.

## Reference and Marketing Materials

All impacted materials will be updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

### Lincoln MoneyGuard II Product Reference Guide

State Availability  
Available in all states that approved  
Lincoln MoneyGuard II (2020)– 01/22/24

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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Lincoln MoneyGuard<sup>®</sup> II (2020) is issued on policy form LN880/ICC13LN880 with a Long-Term Care Acceleration of Benefits Rider (LABR) on Rider Form LR881/ICC13LR881 and an optional Long-Term Care Extension of Benefits Rider (LEBR) on Rider Form LR882/ICC13LR882 and with a Value Protection Rider (VPR) on Rider Form LR880 Rev/ICC15LR880 Rev. by The Lincoln National Life Insurance Company, Fort Wayne, IN, and are distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so**

Lincoln MoneyGuard<sup>®</sup> II (2020) – 01/22/24 will be reflected as Lincoln MoneyGuard<sup>®</sup> II (2017) 091222 where required.

Product and features subject to state availability. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.

Products and features, including benefits, terms, and definitions, may vary by state.

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