

Lincoln MoneyGuard[®] Solutions

Lincoln Financial announces pricing improvements

As a leader in the long-term care marketplace — with 35 years of expertise in providing long-term care solutions — Lincoln remains committed to providing competitively priced solutions to meet the needs of clients.

Effective July 15, 2024, Lincoln Financial will be implementing pricing decreases to **Lincoln MoneyGuard[®] II** (California only), which will improve competitive positioning. Designs outside of the targeted improvements, will have pricing increases and decreases varying by a wider range as part of these updates.

Pricing improvements

MoneyGuard II

- Issue ages 55 – 65.
- Pricing improvements range from 4% to 17%.
- 6-year long-term care duration with 3% compound inflation

Transition period

After a transition period, Lincoln *MoneyGuard[®] II* (2020) – 07/15/24 will replace currently sold Lincoln *MoneyGuard[®] II* (2020) – 01/22/24 in the state of California.

How this update impacts your business

- For applications to qualify for current *MoneyGuard[®] II* (2020) – 01/22/24, 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, August 16, 2024.
- For pending or issued business on or after July 15, 2024, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard[®] II* (2020) – 07/15/24 pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of July 15, 2024, *Lincoln DesignItSM* and WinFlex will be updated with the new product version. During the transition period both versions can be run.

Standard *MoneyGuard[®]* rules apply during this transition

- Ensure you are appropriately credentialed and licensed prior to soliciting these products. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork.

Insurance products issued by:
The Lincoln National Life Insurance Company

- 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 available at that time.



Contact your *Lincoln MoneyGuard*[®] representative for more information.

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

Issuer:

The Lincoln National Life Insurance Company, Fort Wayne, IN

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.

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

Lincoln MoneyGuard[®] II is a universal life insurance policy issued on policy Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880 with the following riders: Value Protection Rider (VPR) on form LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882. Only available in CA.

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