

Add more control, flexibility and versatility to your client's LTC plans

Benefit Transfer Rider

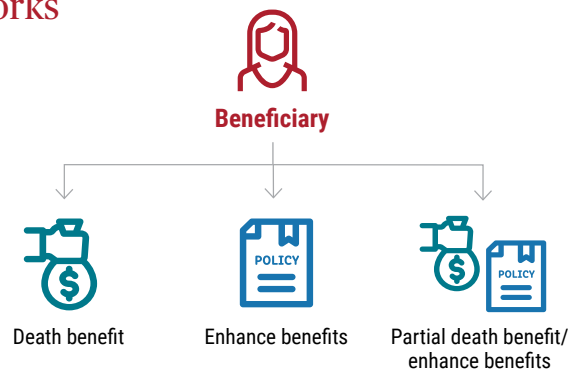
The Benefit Transfer Rider (BTR) is automatically included for no additional cost with *MoneyGuard Fixed Advantage*[®], a universal life insurance policy with a long-term care rider and *MoneyGuard Market Advantage*[®], a variable universal life insurance policy with a long-term care rider. This rider provides beneficiaries, who are also policyholders, full control to determine how to use death benefit proceeds.¹

Beneficiaries have the option to leverage all or some of their death benefit proceeds to **increase long-term care benefits, death benefit and length of protection** on their existing *MoneyGuard*[®] Advantage policies with no additional underwriting requirements.

How the Benefit Transfer Rider works

Beneficiaries can choose to:

- Take full death benefit income tax-free² or
- Transfer full death benefit to purchase more benefits on their own policy or
- Split the proceeds and take partial death benefit income tax-free and leverage remainder to purchase more benefits on their own policy²



The value of versatility: When and why you should use BTR

The Benefit Transfer Rider provides distinct advantages when planning for care needs including:

- **No decision until time of claim** – Allows clients to make an informed decision based on their unique situation.
- **Customizable policies** – Personalize to meet individual client's needs instead of sharing benefits.
- **Beyond married couples** – Use with couples, siblings, parents and for estate planning.
- **Better leverage** – Increase to long-term care and death benefit will always be more than the amount transferred.
- **Product optionality** – Leverage across the *MoneyGuard*[®] Advantage product suite.³

¹ All policies include the Benefit Transfer Rider at issue for no additional cost. To use the Benefit Transfer Rider, beneficiaries must also be the insured on another *MoneyGuard*[®] policy and the rider must be on both policies. Both policies do not need to be opened at the same time. Benefit Transfer Rider funding purchases guaranteed, paid-up long-term care and death benefits. Minimum BTR purchase amount is \$25,000 and cannot be funded prior to attained age 50. ² Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). ³ BTR will be added to in-force policies and future product versions within the Advantage product suite subject to state approvals.

Insurance products issued by:
The Lincoln National Life Insurance Company



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 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.

MoneyGuard Market Advantage® is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.

Variable products are sold by prospectuses, which contain the investment objectives, risks, and charges and expenses of the variable product and its underlying investment options. Read carefully before investing.

Policy values will fluctuate and are subject to market risk and to possible loss of principal.

Products, riders and features are subject to state availability. Limitations and exclusions may apply.

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 not available in New York.

For use in all states except: CA and NY.

For broker-dealer use only. Not for use with the public.