

MoneyGuard[®] Reserve

Compared to Golden Rule Asset Care

Universal Life with Long-Term Care

MoneyGuard Reserve

Golden Rule Asset-Care

Overview	<i>MoneyGuard Reserve</i> is a universal life insurance policy with a rider that accelerates the specified amount to pay for covered long term care (convalescent care in MA) <i>MoneyGuard Reserve</i> is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy forms LN850, Convalescent Care Benefits Rider on form LR851, Extension of Benefits Rider on form LF852. Products are subject to state availability.	Golden Rule Asset Care is a linked benefit product that offers a single premium whole life policy with long-term care (LTC) benefits through acceleration of the death benefit and continuation of the LTC benefit through the Asset-Care Plus benefit continuation rider. Asset Care is available on either a single life or a joint life basis. The Asset-Care Plus Rider offers LTC benefits up to 3% or 4% per month, per insured. Lifetime LTC coverage is also available.
Product chassis	Universal Life	Whole Life
Target market	Pre-retired and retired adults ages 60-75 who plan to self insure for long-term care (LTC) and posses at least \$300K of invested assets. Primarily marketed as a financial planning tool.	Clients has liquid assets exceeding \$300, plan to self insure for long term care and have already decided against traditional long-term care policy, does not need income and has experienced the need for long-term care in their family
Return of premium	<i>MoneyGuard Reserve</i> offers a lifetime Return of Premium Rider included at issue on single premium policies. The amount returned will be adjusted for any loans, loan interest, withdrawals and benefits paid.	One year "free look" offers no less than the premium paid in less any distributions
Acceleration of death benefit	The Convalescent Care Benefits Rider (CCBR) accelerates the CCBR Benefit Limit for covered long-term care expenses for 2 years (24 months) or 3 years (36 months). The CCBR Benefit Limit is equal to the Specified Amount of coverage which the insured selects at issue.	Asset-Care Plus Continuation of Benefits Rider offers limited and lifetime benefits. Limited benefits options; 2% = 50 months, 3% = 33 months & 4% = 25 months
Extension of benefits	Extension of Benefits Rider (EOBR) - Extension of long-term care benefits offered: 2 years, 4 years	Asset-Care Plus Continuation of Benefits Rider offers limited and lifetime benefits. Limited benefits options; 2% = 50 months, 3% = 33 months & 4% = 25 months
Residual death benefit	If LTC benefits are paid, guarantees that the Death Benefit will be no less than the stated amount, 10% of the initial Specified Amount. Thereafter, adjusted for loans, loan interest and withdrawals.	Golden Rule does not provide a residual death benefit once the entire death benefit has been accelerated as LTC benefits
Guaranteed rate	4.0%	4.0%
Issue ages	30-80	35-80
Deductible period	90 days throughout the life of the contract.	Asset-Care's LTC benefits begin after a 60 day elimination period in which qualified long-term care is received within a 180-day period.
Inflation protection	On CCBR – 3% simple, 2% compound. On EOBR 3% simple, 5% compound	Golden Rule Asset-Care offers Inflation Protection which will increase your rider monthly benefit limit, 5% compounded annually after the first policy year.

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MoneyGuard® Reserve

Yours today for tomorrow

Female/Age 65/Preferred Nonsmoker
Guaranteed Values Comparison

MoneyGuard® Reserve
Convalescent Care and Extension of
Benefits Riders 2+4/level

Golden Rule - Asset-Care I with Asset-Care Plus Benefit Rider
2% monthly benefit

Premium	\$100,000	\$100,000
Current Interest Rate	4.0%	4.0%
Initial Death Benefit/Long Term Care Benefit	\$186,606 ¹	\$190,135
Level Death Benefit	\$166,407	\$190,135
Total LTC Benefit	\$499,221	\$190,135 (without extension rider) \$380,270 (with extension rider)
Home Health Care Benefit	\$6,934/Month	\$3,803/Month
Nursing Home Benefit	\$6,934/Month	\$3,803/Month
Adult Day Are Benefit	\$6,934/Month	\$2,852/Month
Benefit Period	72 Months	50 months w/o EOB 100 months w/EOB
Rider Costs:	\$1,100.28 annually	\$359 annually after-tax dollars - without non-forfeiture
	\$6.99 (CCBR)	\$465 annually after-tax dollars - with non-forfeiture
	<u>\$84.70 (EOBR)</u>	\$30.00 mo. w/o non-forfeiture
	\$91.69 monthly	\$38.75 mo. w/non-forfeiture
Cash Value (year 20)	\$101,646	\$154,583
Surrender Value (year 20)	\$101,252	\$154,583
Return of Premium Rider	Lifetime	1 year
Residual Death Benefit	\$18,660	N/A

(1) with corridor

MoneyGuard has a Two-year suicide and contestability provisions apply (one year suicide in some states). The policy has exclusions and/or limitations. An additional cost for riders will be deducted from the policy account value. Long-term care reimbursements are income tax free under IRC Section 104(a)(3). Beneficiaries receive death benefits income tax-free under IRC Section 101(a)(1). Guarantees are backed by the financial strength of the issuer. Refer to additional MoneyGuard® Reserve material for complete and clear understanding of this policy.

This information is from public sources deemed reliable from peer group companies. Although every attempt has been made to ensure the accuracy of the information provided, it cannot be guaranteed. There may be differences in the products compared that are not reflected.

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Information current as of May 2006

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LLA0508-0480

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