



# MoneyGuard Market Advantage®

*Flexible premium variable universal life insurance policy with a long-term care (LTC) rider*

Prepared for:  
**Mr Sample**  
in Connecticut on 1/22/2025

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**CA Insurance License N/A**

This illustration must be preceded by or accompanied by a current prospectus for this product and the prospectuses for the underlying investment options. An investor should consider the investment objectives, risks, charges and expenses of the product and underlying investment options before investing. The prospectus contains this and other information. **For prospectus information call 800-454-6265 or download the prospectus at the following link.** Read carefully before investing or sending money.

<https://www.lincolffinancial.com/public/individuals/products/longtermcareplanning/moneyguardsolutions/moneyguardmarketadvantage2024/performance>

The purpose of this hypothetical illustration is to show how the *MoneyGuard Market Advantage®* policy works and how the performance of the underlying investment accounts could affect the policy account value, long-term care benefits and death benefit. It uses a variety of scenarios to illustrate how different variables, such as premium, long-term care benefit, death benefit, expense and cost of insurance can impact the performance of the *MoneyGuard Market Advantage®* policy. This illustration does not consider the time value of money. The information contained in this illustration, and the additional information on tax matters provided in the prospectus, is not intended to be legal or tax advice. For such advice, please consult a professional tax advisor; e.g., attorney or accountant, for further information.

**LONG-TERM CARE  
PLANNING**

**For use by a licensed agent/representative  
with the proposed insured/owner/applicant.**

**This illustration is not complete without  
all pages.**

**Illustration**

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

**The Lincoln National Life Insurance Company,  
Fort Wayne, IN**

This material was prepared to show the operation of an insurance product issued by The Lincoln National Life Insurance Company, based on the options, features and assumptions you or your financial professional specified. This illustration, and the options, features or assumptions on which it is based, is not intended to be, and should not be, viewed as specific investment advice or any suggestion or recommendation by The Lincoln National Life Insurance Company or any of its employees for you or your investment situation. A financial professional can provide you with investment recommendations for your investment situation. The Lincoln National Life Insurance Company, its respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice.



# Solution overview

**MoneyGuard Market Advantage®** is a tax advantage your portfolio is missing with the investment options you know, the protection you need and the flexibility you want for long-term care expenses.

1

## Select investment options

You and your financial professional select the investment options right for you from leading fund managers.

Access more than 50 investment options



BlackRock



CAPITAL GROUP® | AMERICAN FUNDS®

Dimensional

Fidelity

First Trust

FRANKLIN TEMPLETON

LOOMIS SAYLES®



Mondrian

PIMCO

Putnam

STATE STREET GLOBAL ADVISORS



T. Rowe Price



Vanguard

WELLINGTON MANAGEMENT®

2

## Watch it grow tax-deferred

Any growth is tax-deferred while your money is invested which drives your long-term care and death benefit growth.

3

## Use it tax-free when needed

Uncapped<sup>1</sup> growth potential with downside protection and a performance-based death benefit.

At claim, your LTC benefits will be the greatest of:<sup>2</sup>

If care is not needed:

4x Accumulation Value driven by investment option performance

Death Benefit<sup>5</sup>  
Transfer wealth to your beneficiaries

Or

Or

Guaranteed Benefits<sup>3</sup>  
Greater of 2.5x anniversary Accumulation Value or minimum 3-year benefit.<sup>4</sup>

Transfer benefits<sup>6</sup>  
Joint feature that gives your beneficiary a choice of how death benefit proceeds are transferred.

**Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount of death benefit and accumulation value.**

<sup>1</sup> Uncapped refers to investment growth potential with no limit or cap on investment option returns. <sup>2</sup> Long-term care benefit amounts are subject to the monthly maximum. <sup>3</sup> Assuming the Value Protection Rider is in-force, and all requirements are followed. <sup>4</sup> 2.5x anniversary Accumulation Value is LTC Protected Value and minimum 3-year benefit is LTC Base Value. Assuming all premiums are paid, no post-issue loans, withdrawals, increases or decreases. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. <sup>5</sup> Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). <sup>6</sup> The Benefit Transfer Rider is available on all MoneyGuard® Advantage policies. To use the Benefit Transfer Rider, beneficiaries must also be the insured on another MoneyGuard® Advantage 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.

This product is issued on policy form 20-MGV892 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. **The contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Product and features are subject to state availability. Limitations and exclusions do apply. This is a life insurance illustration and not a contract. Actual results may vary from the illustrated values shown in this illustration. The terms of the policy constitute the actual agreement of coverage. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

LCN-6113549-112123

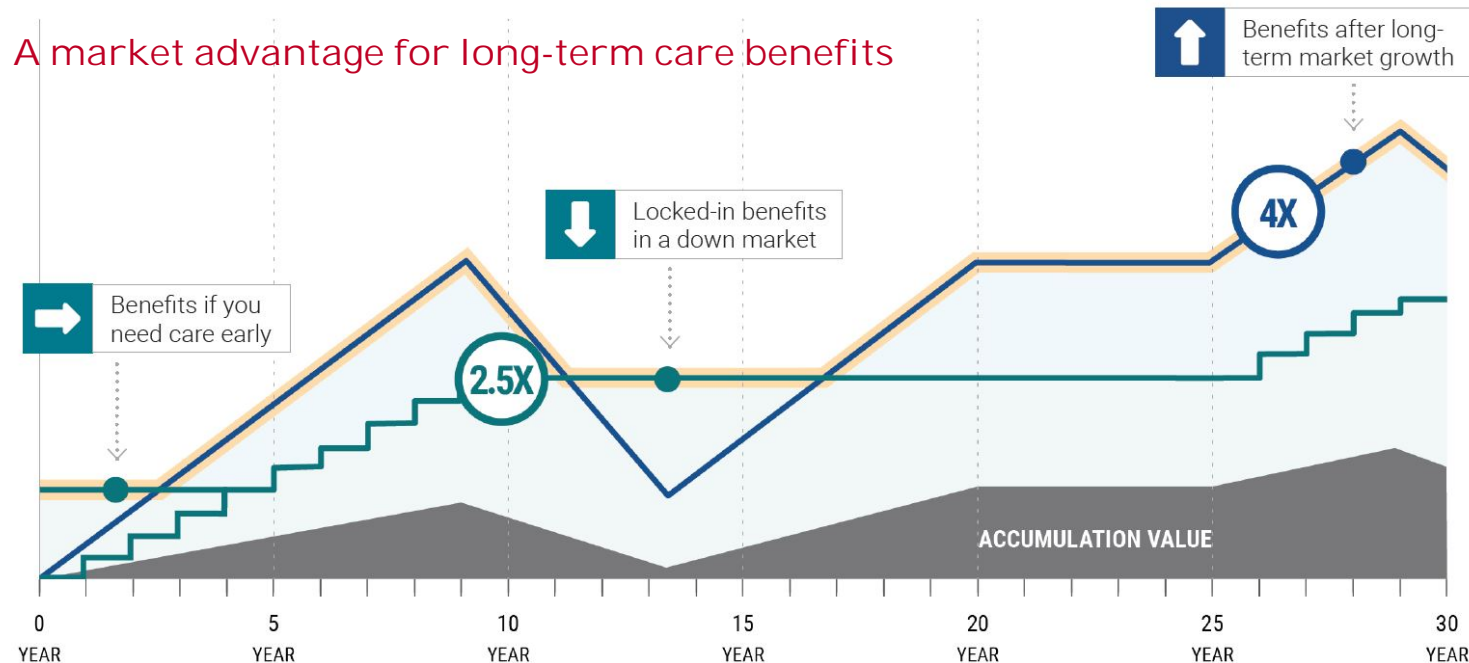
This illustration is not complete without all pages. MoneyGuard Market Advantage®

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# Uncapped<sup>1</sup> growth for long-term care

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

**A long-term care strategy that provides an enhanced market-driven long-term care benefit with guaranteed downside protection against market loss.**



This hypothetical chart shows how the policy features are designed to work. The data points and timeline are for illustration only and do not reflect any past or future policy investment option performance. If you have a 0% return on your policy's investment options, you will receive your initial minimum guarantee as long as your policy is in-force. This is not a representation of what you would receive; request a personalized illustration from your financial professional.

## Understanding the chart

### YOUR LONG-TERM CARE BENEFITS

At claim, benefits will be greatest of LTC Market Value or Guaranteed Benefits.

### LTC MARKET VALUE

4x Accumulation Value.

### GUARANTEED BENEFITS<sup>2</sup>

Greater of 2.5x Accumulation Value locked in on anniversary or minimum 3-year benefit.<sup>3</sup>

### ACCUMULATION VALUE

The value of your investment options (after fees, charges and loans).

**Plus, whether or not you access long-term care benefits, your beneficiaries will receive an income tax-free death benefit.<sup>4</sup>**

<sup>1</sup> Uncapped refers to investment growth potential with no limit or cap on investment option returns. <sup>2</sup> Assuming the Value Protection Rider is in-force, all requirements are followed, and all premiums are paid, no post-issue loans, withdrawals, increases or decreases. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. <sup>3</sup> 2.5x anniversary Accumulation Value is LTC Protected Value and minimum 3-year benefit is LTC Base Value. Assuming all premiums are paid, no post-issue loans, withdrawals, increases or decreases. All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. <sup>4</sup> Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

# Summary of your benefits

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

Your  
**PLANNED  
PREMIUM**

**\$10,000**  
initial annual payment

The payments illustrated, from ages 69 to 78, depicts the total payments, equal to \$100,000.<sup>1</sup>

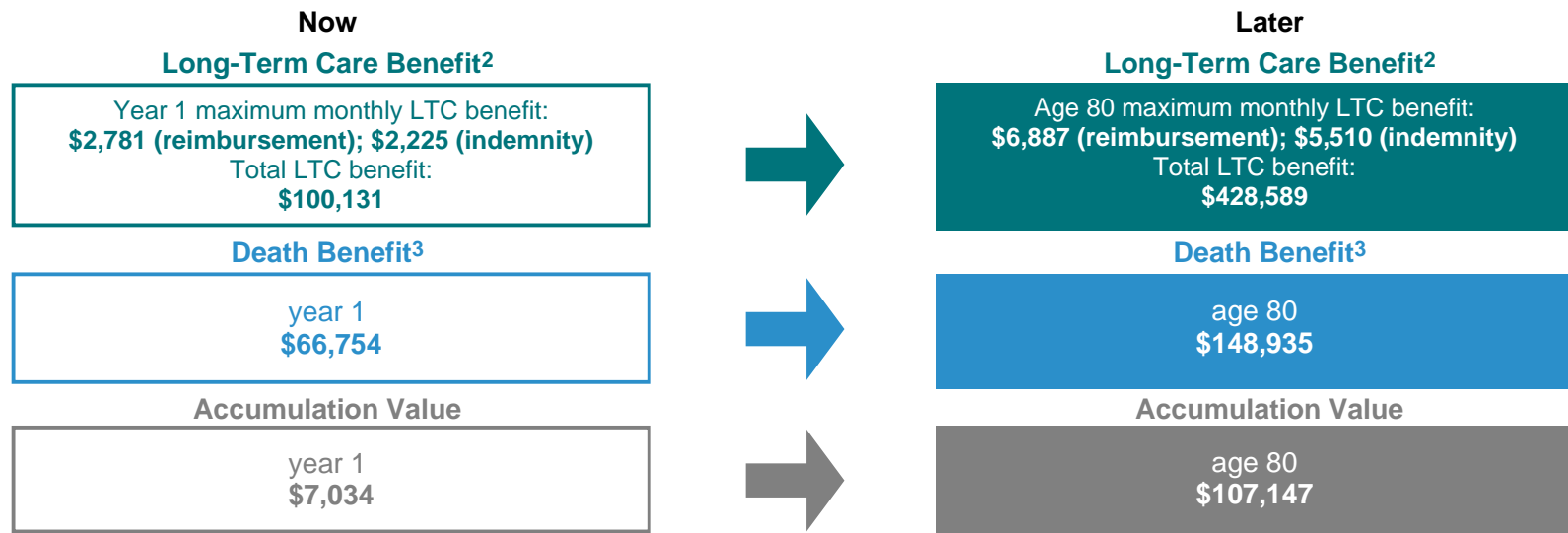
Your  
**Illustrated Rate  
of Return**

**7.00%**  
For funds selected  
see investment options page.

- Your rate of return will impact your accumulation value performance
- It is unlikely your policy will grow at the same rate every year
- Historical performance is not indicative of future results

## Hypothetical illustrated benefits

The following shows LTC and death benefits assuming 7.00% gross (6.74% net) rate of return. At first long-term care claim, you select how you receive your benefits either via reimbursement or indemnity. This decision is irrevocable, cannot be changed later and will impact benefits received.



## What happens when my investment returns vary?

The following chart shows a range of possible LTC and death benefits at age 80 with different assumed growth returns, your planned premiums, and current charges.

Assumed gross rate	Maximum Monthly LTC Benefit @ age 80	LTC Benefit Limit @ age 80	Death benefit @ age 80
10.00%	\$8,164	\$530,759	\$184,439
7.00%	\$6,887	\$428,589	\$148,935
5.00%	\$6,176	\$371,721	\$129,173
0%	\$4,785	\$260,415	\$90,494

<sup>1</sup> Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases. <sup>2</sup> LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3). Receiving indemnity benefits may require the policyholder to file IRS Tax Form 8853. Any exclusions are limited to the IRS per diem limit for that tax year. <sup>3</sup> Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).

# Your illustrated values

assuming current charges and 7.00% gross (6.74% net) market return

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 max monthly,  
\$100,131 total

						Long-term care benefits				
End of Year	Age	Planned Annual Premium (1)	Cash Surrender Value	Accumulation Value	Death Benefit	Market Value Total	Protected Value Total	Maximum Monthly LTC Benefit Reimbursement (2)	LTC Benefit Limit (3)	Total LTC Duration (Months)
1	69	10,000	3,263	7,034	66,754	28,138	0	2,781	100,131	36
2	70	10,000	11,818	15,397	66,754	61,589	17,586	2,781	100,131	36
3	71	10,000	20,953	24,341	66,754	97,364	38,493	2,781	100,131	36
4	72	10,000	30,546	33,747	66,754	134,987	60,853	3,217	134,987	41
5	73	10,000	40,573	43,587	71,047	174,349	84,367	3,709	174,349	47
6	74	10,000	51,846	54,676	86,935	218,704	108,968	4,264	218,704	51
7	75	10,000	63,417	66,064	102,400	264,257	136,690	4,833	264,257	54
8	76	10,000	75,271	77,737	118,160	310,948	165,161	5,417	310,948	57
9	77	10,000	87,430	89,716	132,780	358,864	194,342	6,016	358,864	59
10	78	10,000	99,874	101,979	147,870	407,917	224,290	6,629	407,917	61
		100,000								
11	79	0	103,002	104,557	148,471	418,228	254,948	6,758	418,228	61
12	80	0	106,091	107,147	148,935	428,589	261,392	6,887	428,589	62
13	81	0	109,124	109,754	149,265	439,015	267,868	7,017	439,015	62
14	82	0	112,043	112,320	150,509	449,280	274,384	7,146	449,280	62
15	83	0	114,889	114,889	150,505	459,557	280,800	7,274	459,557	63
16	84	0	117,397	117,397	151,442	469,588	287,223	7,400	469,588	63
17	85	0	119,833	119,833	152,189	479,334	293,492	7,521	479,334	63
18	86	0	122,195	122,195	152,743	488,778	299,584	7,640	488,778	63
19	87	0	124,484	124,484	153,115	497,936	305,486	7,754	497,936	64
20	88	0	126,722	126,722	153,334	506,888	311,210	7,866	506,888	64
		100,000								

<sup>1</sup> Planned annual premium is the total assumed Annual premium

<sup>2</sup> Maximum Monthly LTC Benefit is the greatest of Market Value Max Monthly, Protected Value Max Monthly, and Base LTC Value Max Monthly. The indemnity choice option provides 80% of the Maximum Monthly LTC Benefit Amount.

<sup>3</sup> LTC Benefit Limit is the greatest of Market Value Total, Protected Value Total, and Base LTC Value Total

# Your illustrated values

assuming current charges and 7.00% gross (6.74% net) market return

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 max monthly,  
\$100,131 total

						Long-term care benefits				
End of Year	Age	Planned Annual Premium (1)	Cash Surrender Value	Accumulation Value	Death Benefit	Market Value Total	Protected Value Total	Maximum Monthly LTC Benefit Reimbursement (2)	LTC Benefit Limit (3)	Total LTC Duration (Months)
21	89	0	128,792	128,792	154,550	515,166	316,805	7,969	515,166	64
22	90	0	130,875	130,875	154,433	523,501	321,979	8,074	523,501	64
23	91	0	132,798	132,798	155,374	531,193	327,188	8,170	531,193	65
24	92	0	134,587	134,587	156,121	538,347	331,996	8,259	538,347	65
25	93	0	136,280	136,280	156,722	545,119	336,467	8,344	545,119	65
26	94	0	137,934	137,934	157,244	551,734	340,699	8,426	551,734	65
27	95	0	139,874	139,874	156,658	559,494	344,834	8,523	559,494	65
32	100	0	157,382	157,382	157,382	629,528	377,974	9,399	629,528	66
37	105	0	192,509	192,509	192,509	770,037	462,222	11,155	770,037	69
42	110	0	235,735	235,735	235,735	942,941	565,895	13,317	942,941	70
		100,000								
47	115	0	288,928	288,928	288,928	1,155,710	693,471	15,976	1,155,710	72
52	120	0	354,384	354,384	354,384	1,417,536	850,461	19,249	1,417,536	73
57	125	0	410,828	410,828	410,828	1,643,313	997,156	22,071	1,643,313	74
		100,000								

<sup>1</sup> Planned annual premium is the total assumed Annual premium

<sup>2</sup> Maximum Monthly LTC Benefit is the greatest of Market Value Max Monthly, Protected Value Max Monthly, and Base LTC Value Max Monthly. The indemnity choice option provides 80% of the Maximum Monthly LTC Benefit Amount.

<sup>3</sup> LTC Benefit Limit is the greatest of Market Value Total, Protected Value Total, and Base LTC Value Total

# Initial investment options by tier

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

This illustration assumes a weighted average annual management fee of 0.26% for the portion of cash value allocated to the variable sub-accounts. This is based on actual fund charges and assets under management as of December 31, 2023 as shown below. The assumption of a 0.26% management fee is unlikely to match your chosen allocation, which may incur higher or lower management fee charges.

INCOME investment options	Fund Fee	% of Assets	BLENDÉ investment options (continued)	Fund Fee	% of Assets
Fixed Account	N/A	0%	<b>Lincoln Variable Insurance Products Trust (continued)</b>		
<b>Lincoln Variable Insurance Products Trust</b>			LVIP T. Rowe Price 2030 Fund - Standard Class <sup>11,19,28</sup>	0.68	0%
LVIP BlackRock Inflation Protected Bond Fund - Standard Class <sup>1,6,28</sup>	0.63	0%	LVIP T. Rowe Price 2040 Fund - Standard Class <sup>11,19,28</sup>	0.70	0%
LVIP Government Money Market Fund - Standard Class <sup>3,28</sup>	0.39	0%	LVIP T. Rowe Price 2050 Fund - Standard Class <sup>11,19,28</sup>	0.72	0%
LVIP Macquarie Bond Fund - Standard Class <sup>6,22,28</sup>	0.37	20%	LVIP T. Rowe Price 2060 Fund - Standard Class <sup>11,19,28</sup>	0.72	0%
LVIP Mondrian Global Income Fund - Standard Class <sup>1,6,28</sup>	0.65	0%	<b>Northern Lights Variable Trust</b>		
LVIP PIMCO Low Duration Bond Fund - Standard Class <sup>6,28</sup>	0.68	0%	TOPS® Balanced ETF Portfolio – Service Class Shares <sup>7,11,18</sup>	0.60	0%
LVIP SSGA Bond Index Fund - Standard Class <sup>4,6,28</sup>	0.37	0%	TOPS® Moderate Growth ETF Portfolio – Service Class Shares <sup>7,11,18</sup>	0.59	0%
LVIP SSGA Short-Term Bond Index Fund - Standard Class <sup>4,6,28</sup>	0.36	0%	<b>Putnam Variable Trust</b>		
			Putnam VT George Putnam Balanced Fund - Class IA <sup>7</sup>	0.67	0%
<b>BLENDÉ investment options</b>	<b>Fund Fee</b>	<b>% of Assets</b>	<b>EQUITY investment options</b>	<b>Fund Fee</b>	<b>% of Assets</b>
<b>First Trust Variable Insurance Trust</b>			<b>Delaware VIP Trust</b>		
First Trust Capital Strength Hedged Equity Portfolio – Class I <sup>4,31,37</sup>	1.25	0%	Macquarie VIP Emerging Markets Series - Standard Class <sup>1,10,22</sup>	1.18	0%
First Trust/Dow Jones Dividend & Income Allocation Portfolio - Class I <sup>7,26</sup>	1.19	0%	Macquarie VIP Small Cap Value Series - Standard Class <sup>2,22</sup>	0.78	0%
<b>Lincoln Variable Insurance Products Trust</b>			<b>Fidelity® Variable Insurance Products</b>		
LVIP American Balanced Allocation Fund - Standard Class <sup>7,11</sup>	0.58	0%	Fidelity® VIP Contrafund® Portfolio - Initial Class	0.56	0%
LVIP American Growth Allocation Fund - Standard Class <sup>7,11</sup>	0.59	0%	<b>First Trust Variable Insurance Trust</b>		
LVIP American Income Allocation Fund - Standard Class <sup>7,11</sup>	0.58	0%	First Trust Capital Strength Portfolio – Class I <sup>4,31</sup>	1.10	0%
LVIP BlackRock Global Allocation Fund - Standard Class <sup>1,7,28</sup>	0.73	0%	<b>Legg Mason Partners Variable Equity Trust</b>		
LVIP JPMorgan Retirement Income Fund - Standard Class <sup>7,11,28</sup>	0.68	0%	ClearBridge Variable Mid Cap Portfolio - Class I <sup>2</sup>	0.83	0%
LVIP SSGA Conservative Index Allocation Fund - Standard Class <sup>7,11</sup>	0.51	0%	<b>Lincoln Variable Insurance Products Trust</b>		
LVIP SSGA Moderate Index Allocation Fund - Standard Class <sup>7,11</sup>	0.51	0%	LVIP American Century Ultra Fund - Standard Class <sup>28</sup>	0.70	0%
LVIP SSGA Moderately Aggressive Index Allocation Fund - Standard Class <sup>7,11,18</sup>	0.51	0%	LVIP Baron Growth Opportunities Fund - Standard Class <sup>2,28</sup>	0.90	0%
LVIP T. Rowe Price 2020 Fund - Standard Class <sup>11,19,28</sup>	0.66	0%			



# Initial investment options by tier

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

This illustration assumes a weighted average annual management fee of 0.26% for the portion of cash value allocated to the variable sub-accounts. This is based on actual fund charges and assets under management as of December 31, 2023 as shown below. The assumption of a 0.26% management fee is unlikely to match your chosen allocation, which may incur higher or lower management fee charges.

<b>EQUITY investment options (continued)</b>	<b>Fund Fee</b>	<b>% of Assets</b>
<b>Lincoln Variable Insurance Products Trust (continued)</b>		
LVIP BlackRock Real Estate Fund - Standard Class <sup>1,2,5,9,28</sup>	0.82	0%
LVIP Dimensional International Core Equity Fund - Standard Class <sup>1,28</sup>	0.62	0%
LVIP Dimensional U.S. Core Equity 2 Fund - Standard Class <sup>28</sup>	0.49	0%
LVIP Loomis Sayles Global Growth Fund - Standard Class <sup>1,28</sup>	0.77	0%
LVIP Macquarie Mid Cap Value Fund - Standard Class <sup>2,22,28</sup>	0.43	0%
LVIP Macquarie Social Awareness Fund - Standard Class <sup>22,28,35</sup>	0.45	0%
LVIP MFS International Growth Fund - Standard Class <sup>1,28</sup>	0.80	0%
LVIP MFS Value Fund - Standard Class <sup>28</sup>	0.62	0%
LVIP Mondrian International Value Fund - Standard Class <sup>1,28</sup>	0.75	0%
LVIP SSGA Emerging Markets Equity Index Fund - Standard Class <sup>1,4,10,20,28</sup>	0.50	0%
LVIP SSGA International Index Fund - Standard Class <sup>1,4,20,28</sup>	0.39	0%
LVIP SSGA Mid-Cap Index Fund - Standard Class <sup>2,4,12,28</sup>	0.35	0%
LVIP SSGA S&P 500 Index Fund - Standard Class <sup>4,12,28</sup>	0.23	80%
LVIP SSGA Small-Cap Index Fund - Standard Class <sup>2,4,28</sup>	0.38	0%
LVIP T. Rowe Price Structured Mid-Cap Growth Fund - Standard Class <sup>2,28</sup>	0.72	0%
LVIP Vanguard Domestic Equity ETF Fund - Standard Class <sup>11,18</sup>	0.32	0%
LVIP Vanguard International Equity ETF Fund - Standard Class <sup>1,11,18</sup>	0.34	0%
<b>MFS® Variable Insurance Trust</b>		
MFS® VIT II Core Equity Portfolio - Initial Class	0.81	0%
MFS® VIT New Discovery Series - Initial Class <sup>2</sup>	0.87	0%

## Automatic rebalancing

Changes in the market may cause some of the variable accounts in your policy to increase or decrease in value. When this happens, quarterly automatic rebalancing adjusts the values allocated to each account to match your desired allocation. This provides you with the opportunity to maintain your investments in a manner that best fits your goals and risk tolerance.

*Please note: Auto Rebalancing and the allocation requirements identified below are required to maintain the Value Protection Rider (VPR).*

## Choose from three investment categories

There are three categories of investment options that you can allocate funds to.

### INCOME

Investment options include a Fixed Account and Bond Funds

### BLENDED

Investment options include Blended (Equity/Bond) Funds, Asset Allocation Funds, and Target Date Funds

### EQUITY

Investment options include Equity Funds

**If any money is allocated to equity, then 20% of your allocation must be income.**

## Reduce the impact of volatility with dollar cost averaging

Dollar Cost Averaging (DCA) is a strategy intended to help reduce the impact of volatility on a purchase by dividing up the total amount to be invested across periodic purchases of an allocation, for a selected period of time.

You may elect Dollar Cost Averaging from the Money Market fund or the Fixed Account.

Dollar Cost Averaging does not assure a profit and does not protect against a loss in a declining market. This allocation method involves continuous investment, regardless of the fluctuating price level.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.



# Initial investment options by tier

## Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

This illustration assumes a weighted average annual management fee of 0.26% for the portion of cash value allocated to the variable sub-accounts. This is based on actual fund charges and assets under management as of December 31, 2023 as shown below. The assumption of a 0.26% management fee is unlikely to match your chosen allocation, which may incur higher or lower management fee charges.

- 1 International - Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political or regulatory risk, currency exchange rate changes, differences in accounting, and the limited availability of information.
- 2 Small & Mid Cap - Funds that invest in small and/or midsize company stocks may be more volatile and involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 3 Money Market Funds - You can lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share (or, for the LVIP Government Money Market Fund, at \$10.00 per share), it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.
- 4 Index - An index is unmanaged, and one cannot invest directly in an index. Indexes do not reflect the deduction of any fees.
- 5 Sector Funds - Funds that target exposure to one region or industry may carry greater risk and higher volatility than more broadly diversified funds.
- 6 Bonds - The return of principal in bond funds is not guaranteed. Bond funds have the same interest rate, inflation, credit, duration, prepayment and market risks that are associated with the underlying bonds owned by the fund or account.
- 7 Asset Allocation - Asset allocation does not ensure a profit or protect against loss in a declining market.
- 9 REIT - A real estate investment trust (REIT) involves risks such as refinancing, economic conditions in the real estate industry, declines in property values, dependency on real estate management, changes in property taxes, changes in interest rates and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.
- 10 Emerging Markets - Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability, all of which are magnified in emerging markets.
- 11 Fund of Funds - Each fund is operated as a fund of funds that invests primarily in one or more other funds, rather than in individual securities. A fund of this nature may be more expensive than other investment options because it has additional levels of expenses. From time to time, the fund's advisor may modify the asset allocation to the underlying funds and may add new funds. A fund's actual allocation may vary from the target strategic allocation at any point in time. Additionally, the fund's advisor may directly manage assets of the underlying funds for a variety of purposes.
- 12 S&P - The Index to which this fund is managed to is a product of S&P Dow Jones Indices LLC (SPDJI) and has been licensed for use by one or more of the portfolio's service providers (licensee). Standard & Poor's®, S&P®, S&P GSCI® and S&P 500® are registered trademarks of S&P Global, Inc. or its affiliates (S&P) and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones). The trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the licensee. The licensee's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or their third party licensors, and none of these parties or their respective affiliates or third party licensors make any representation regarding the advisability of investing in such products, nor do they have liability for any errors, omissions, or interruptions of the Index.
- 14 Multimanager - For those LVIP funds that employ a multimanager structure, Lincoln Financial Investments Corporation (LFI) is responsible for overseeing the subadvisor(s). While the investment styles employed by the fund's subadvisors are intended to be complementary, they may not, in fact, be complementary. A multimanager approach may result in more exposure to certain types of securities risks and in higher portfolio turnover.
- 18 Exchange-Traded Funds - Exchange-traded funds (ETFs) in this lineup are available through collective trusts or mutual funds. Investors cannot invest directly in an ETF.
- 19 Target-Date Funds – The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target-date funds make no changes in asset allocation after the target date is reached; other target-date funds continue to make asset allocation changes following the target date. (See the prospectus for the fund's allocation strategy.) The principal value is not guaranteed at any time, including at the target date. An asset allocation strategy does not guarantee performance or protect against investment losses. A "fund of funds" may be more expensive than other types of investment options because it has additional levels of expenses.
- 20 MSCI - The fund described herein is indexed to an MSCI® index. It is not sponsored, endorsed, or promoted by MSCI®, and MSCI® bears no liability with respect to any such fund or to an index on which a fund is based. The prospectus and statement of additional information contain a more detailed description of the limited relationship MSCI® has with Lincoln Investment Advisors Corporation and any related funds.
- 22 Macquarie Investment Management - Investments in Macquarie VIP Series, Delaware Funds, Ivy Funds, LVIP Macquarie Funds or Lincoln Life accounts managed by Macquarie Investment Management Advisers, a series of Macquarie Investments Management Business Trust, are not and will not be deposits with or liabilities of Macquarie Bank Limited ABN 46008 583 542 and its holding companies, including their subsidiaries or related companies, and are subject to investment risk, including possible delays in prepayment and loss of income and capital invested. No Macquarie Group company guarantees or will guarantee the performance of the series or funds or accounts, the repayment of capital from the series or funds or account, or any particular rate of return.

# Initial investment options by tier

## Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

This illustration assumes a weighted average annual management fee of 0.26% for the portion of cash value allocated to the variable sub-accounts. This is based on actual fund charges and assets under management as of December 31, 2023 as shown below. The assumption of a 0.26% management fee is unlikely to match your chosen allocation, which may incur higher or lower management fee charges.

- 26 Dow Jones - Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones). The trademark has been licensed to S&P Dow Jones Indices LLC and has been sublicensed for use for certain purposes by First Trust Advisors L.P. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the product.
- 28 Manager of Managers Funds - Subject to approval of the fund's board, Lincoln Investment Advisors Corporation (LIAC) has the right to engage or terminate a subadvisor at any time, without a shareholder vote, based on an exemptive order from the Securities and Exchange Commission. LIAC is responsible for overseeing all subadvisors for funds relying on this exemptive order.
- 31 Capital Strength - NASDAQ® and The Capital Strength Index(SM) are registered trademarks of NASDAQ, Inc. (collectively with its affiliates "NASDAQ"). The trademarks have been licensed for use for certain purposes by First Trust Advisors L.P. and First Trust Capital Strength Portfolio. The portfolio is not sponsored, endorsed, sold or promoted by NASDAQ, and NASDAQ makes no representation regarding the advisability of purchasing the portfolio.
- 35 ESG - An environmental, social, governance (ESG) standards strategy (also referred to as engagement, green, impact, responsible, social aware, sustainable) generally prohibits investment in certain types of companies, industries and segments of the U.S. economy. Thus this strategy may (i) miss opportunities to invest in companies, industries or segments of the U.S. economy that are providing superior performance relative to the market as a whole and (ii) become invested in companies, industries and segments of the U.S. economy that are providing inferior performance relative to the market as a whole.
- 37 Hedged Equity Funds - Certain underlying funds may employ a strategy to provide downside protection, which could limit the upside participation of the fund in rising equity markets relative to other funds. The downside protection provides protection in the event of a market downturn. This may conflict with your investment objectives by limiting your ability to maximize growth of your Contract Value and the value of your guaranteed benefits.

# If you need care

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

## Complimentary care resources

### Design a plan to meet your needs.

#### Find service providers

Build a customized list of potential providers based on your needs

#### Cost of long-term care

Understand the projected cost of long-term care (LTC) services and how they differ by state and metropolitan areas

#### Access support and resources

You'll find a wealth of information, such as what to do when you get an Alzheimer's diagnosis, checklists for how to evaluate caregivers & care facilities & more.

#### Benefit Eligibility

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify initially and at least on an annual basis that you are chronically ill and unable to perform at least two activities of daily living for at least 90 days.



Eating



Dressing



Transferring



Bathing



Toileting



Continence

You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment.

## Tailored to match your lifestyle<sup>1</sup>

When care is needed, you choose between reimbursement or indemnity benefits at the time of first LTC claim. This is an irrevocable decision that cannot be changed in the future<sup>2</sup>

### Covered services

#### In-home care

If you prefer to have assistance in your home

#### Assisted living

If you choose to downsize and prefer a social atmosphere

#### Alternative care services<sup>3</sup>

For care needs not covered by traditional services or options that may evolve in the future

#### Respite care

Lets you access short-term services to relieve your primary caregiver

#### Caregiver training and care planning services<sup>4</sup>

Lets you further customize your plan

#### Nursing home

If you need more skilled care services

Additional care options include: non-continual services, adult day care, hospice, and bed reservation.

**MoneyGuard Market Advantage®** provides a O-day elimination period allowing you to access your benefits sooner without incurring out of pocket costs, once qualified.

At no additional cost, you have access to our joint solution, the Benefit Transfer Rider, which may help transfer more value to your beneficiaries with no underwriting requirements.<sup>5</sup>

<sup>1</sup> Subject to a licensed health care professional's plan of care. <sup>2</sup> The indemnity choice option provides 80% of the Monthly Maximum Benefit Amount. Your total long-term care benefits will not be impacted by the decision. <sup>3</sup> Qualified long-term care services that are not covered under any other provision but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered. <sup>4</sup> Lifetime caregiver training benefit limit is \$500. <sup>5</sup> The Benefit Transfer Rider is available on all MoneyGuard® Advantage policies. To use the Benefit Transfer Rider, beneficiaries must also be the insured on another MoneyGuard® Advantage 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.

# Tax status

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

The *MoneyGuard Market Advantage*® Death Benefit is generally received by the beneficiary income tax-free under Section 101(a) (1) of the Internal Revenue Code (IRC) and the Long-Term Care benefits paid are not includable in the policy owner's gross income under IRC Section 104(a) (3). While the policy is in force, the interest earnings credited to the policy's Gross Cash Value are not includable in the owner's gross income.

Based on our understanding of applicable law, the projected policy is a Modified Endowment Contract (MEC) as defined in IRC Section 7702A of the Internal Revenue Code. Distributions from a MEC may be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policy owner reaches age 59 1/2.

The Pension Protection Act of 2006 (PPA) changed the tax treatment of your MoneyGuard policy effective January 1, 2010. Based on our understanding and analysis of the PPA:

- Qualified Long-Term Care Rider charges will continue to be treated as distributions from your policy, but Lincoln will not report the distributions as taxable (even if your policy is a MEC).
- Qualified Long-Term Care Rider charges will reduce the investment in the contract (cost basis), but not below zero, as the charges are taken from your policy.
- Once the investment in the contract has been reduced to zero, distributions for Qualified Long-Term Care Rider charges will come from any gain in the contract (but will still not be reported as taxable distributions). You will receive a 1099R form for the charges, but the charges are not reported as taxable.

Please note that the state income tax laws in certain states may not conform to the federal income tax treatment of the Qualified Long-Term Care Rider charges described above. In such states, the charges may be treated as taxable distributions from the policy for state income tax purposes. However, the federal income tax treatment described above will continue to apply to such charges.

It is important to remember that these rider charges now and in the future impact the policy's investment in the contract. In the event any other financial transaction is requested, the investment in the contract is used in determining if that transaction creates a taxable event. As previously noted, the investment in the contract is reduced as a result of these rider charges. The full surrender of the policy may result in a taxable event and the owner should consult his/her personal tax advisor regarding this and other applicable tax matters.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Clients should consult their own independent advisor as to any tax, accounting or legal statements made herein.

This illustration is neither a contract nor an offer to contract. A full description of the policy provisions and limitations is included in the policy itself and any applicable riders.



# Key product details

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

## Monthly charges

**Separate deductions are made each month to cover the cost of the various insurance elements, up to Age 121 or when the policy has fully accelerated the Specified Amount and Accumulation Value down to zero. For these charges, aside from the LTCBR Charge, Current and Guaranteed rates may differ.**

### Cost of Insurance

Monthly charge based on Attained Age, Gender, Accumulation Value, and Death Benefit.

### Mortality and Expense (M&E) and Asset Charge

Referred to as the Mortality and Expense (M&E) charge when applied to the separate accounts; referred to as an Asset Charge when applied to the Fixed Account and Loan Capitalization Account. This charge will be taken at the policy level based on the total accumulation value.

### LTCBR Charge

**The charge is based on Insured's Issue Age, Gender, Class, inflation option elected and if inflation is active or inactive. Charges cease when the policy is considered to be fully accelerated. LTCBR amount reduced by partial surrenders, Specified Amount reductions which will also reduce the LTCBR charge, as well as loans.**

### Administration Fee

Charge is per thousandth of Specified Amount that varies by Gender, Class and Issue Age.

## Premium load

A deduction is applied to each premium payment to cover Lincoln's taxes and other acquisition costs.

## Surrender charge

A charge applied upon full surrender of the policy. There may also be a partial Surrender Charge associated with a Withdrawal (see Withdrawal definition). See policy for complete details.

## Definitions

### Death Benefit

The amount payable upon the death of the insured as described in your policy less any Outstanding Loan Balance.

## Accumulation Value

The Accumulation Value is a key component of your Policy. The Accumulation Value is the total of the Fixed Account, Separate Account, and the Loan Account.

## Gross Rate of Return

The Gross Rate of Return is a hypothetical gross investment return for the underlying Cash Value in the policy.

## Net Rate of Return

Investment results for each variable sub-account are affected by each fund's actual charge for management fees. The Net Rate of Return equals the gross rate of return minus the management fee associated with the portion of the policy's cash value allocated to the variable sub-accounts.

## Monthly Maximum Benefit Amount

The maximum amount that is available to be paid each month to reimburse the costs incurred by the insured for Covered Services under the rider. If electing to receive benefits via indemnity, 80% of the Monthly Maximum Benefit Amount will be available. The irrevocable choice of reimbursement or indemnity benefits will need to be made at time of first claim.

## Total LTC Benefits

The total dollar amount of benefits currently available to provide coverage for qualified Long-Term Care (LTC) expenses.

## Cash Surrender Value

Called Surrender Value in your policy. An amount equal to the Policy Value less any Outstanding Loan Balance less any applicable Surrender Charges.

## LTC Market Value

Reference value used in determining your available LTC benefits. Market Value is equal to 4x your Accumulation Value. As Market Value is derived from your Policy Value, it can change daily.

## LTC Protected Value

Reference value used in determining your available LTC benefits. Protected Value is equal to 2.5x your Accumulation Value as of any past policy anniversary. Protected Value is way to lock in additional LTC benefits as described in your contract and while the VPR is attached to your policy.

## LTC Base Value

Reference value used in determining your available LTC benefits. Base Value is derived from your policy's Specified Amount and is the minimum LTC benefit amount available to reimburse the costs incurred by the Insured for Covered Services.

## Underwriting Classes

You receive the couples discount underwriting class if you are legally married (traditional or same sex) or are part of a civil union or domestic partnership or are in a common-law marriage as recognized in the state of issue. Both partners do not need to apply to receive discount. If you are not legally married as described above, you will receive a standard underwriting class.

# New Business Data

You **MUST** include the New Business Data when submitting the illustration to Home Office. The following are initial values and do not reflect future changes.

Product	
Product	<b>MoneyGuard Market Advantage® (2024) - 05/13/24</b>
Sub-Plan Code	
State	<b>CT</b>
Insured	
Name	<b>Mr Sample</b>
Gender	<b>Male</b>
Age	<b>69</b>
Class	<b>Couples Discount</b>
Policy design	
Death Benefit Option	<b>Level</b>
Face Amount	<b>\$66,754</b>
Initial Payment Mode	<b>Annual</b>
First Year Lump Sum Deposit	<b>\$0</b>
External Exchange	<b>\$0</b>
Internal Exchange	<b>\$0</b>
Solve Type	<b>Face Solve - NLG - Maturity</b>
Months Backdated	
Increase premiums by missed modal premiums selected	<b>No</b>
Information for New Business Associates	
Expected Premium	<b>\$10,000.00 Annual</b>
Year 1 Lump Sum Deposit	<b>\$0</b>
Year 1 External Exchange	<b>\$0</b>
Year 1 Internal Exchange	<b>\$0</b>

## Application Part 1 Information

The following information should be used to complete fields in the Policy Information and Billing Information sections on Page 1 of the Application.

Plan of Insurance (2a)	<b>MoneyGuard Market Advantage® (2024) - 05/13/24</b>
Specified Amount (2b)	<b>\$66,754</b>
Premium Amount (3a)	<b>\$10,000</b>
Premium Mode (3a)	<b>Annual</b>

Tax Status	
7-Pay Premium	<b>\$7,949.51</b>
MEC Status	<b>MEC</b>
Riders Selected	
LTCBR Inflation	<b>Market Driven</b>
Value Protection Rider	<b>Yes</b>
Living Well Endorsement	<b>Yes</b>
Planned Policy Changes	
Planned Policy Changes	<b>No</b>

## Important Messages

Year	Total Premiums
1	10,000.00
11	0

Month	First Year Total Premiums Premium
1	10,000.00
2	0
3	0
4	0
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0

Software ver	FLEX-I v68.0 C
Date & Time	1/22/2025 4:44 PM
TP	9,078.92
7P	7,949.51
TPP	100,000.00
Monthly NLP	\$852.09
SAP-MGFE	100% / 0.26%
HROR	7.00%
LSP	105,203
LLP	10,762
ALC	32,286

YP	10
Marketing Code	
MG Territory	



# Signature page

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

The hypothetical Surrender Values and Death Benefits shown below assume that the annual premium outlay amounts are paid as illustrated in the Guaranteed and Current Charges Values.

End of Year	Planned Annual Premium (1)	0% Gross Rate of Return Maximum Guaranteed Charges			7.00% Gross Rate of Return Maximum Guaranteed Charges			7.00% Gross Rate of Return Current Charges		
		Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)	Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)	Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)
1	10,000	949	66,754	100,131	1,370	66,754	100,131	3,263	66,754	100,131
2	10,000	5,755	66,754	100,131	6,956	66,754	100,131	11,818	66,754	100,131
3	10,000	10,454	66,754	100,131	12,813	66,754	100,131	20,953	66,754	100,131
4	10,000	15,047	66,754	100,131	18,970	66,754	100,131	30,546	66,754	134,987
5	10,000	19,539	66,754	100,131	25,384	66,754	113,591	40,573	71,047	174,349
6	10,000	23,878	66,754	106,829	32,052	66,754	139,525	51,846	86,935	218,704
7	10,000	28,061	66,754	122,833	39,023	66,754	166,683	63,417	102,400	264,257
8	10,000	32,110	66,754	138,303	46,090	73,805	194,223	75,271	118,160	310,948
9	10,000	36,045	66,754	153,323	53,207	82,129	221,971	87,430	132,780	358,864
10	10,000	39,887	66,754	167,970	60,350	90,561	249,822	99,874	147,870	407,917
11	0	36,439	66,754	151,978	60,309	87,847	247,457	103,002	148,471	418,228
12	0	32,715	66,754	135,084	60,164	85,096	244,879	106,091	148,935	428,589
13	0	28,613	66,754	116,970	59,898	82,317	242,110	109,124	149,265	439,015
14	0	24,011	66,754	104,981	59,469	80,060	238,985	112,043	150,509	449,280
15	0	18,665	66,754	104,981	58,914	77,178	235,657	114,889	150,505	459,557
16	0	12,130	66,754	104,981	57,988	74,805	231,953	117,397	151,442	469,588
17	0	4,368	66,754	104,981	56,969	72,350	227,875	119,833	152,189	479,334
18	0	0	66,754	104,981	55,861	69,826	223,442	122,195	152,743	488,778
19	0	0	66,754	104,981	54,674	67,249	218,695	124,484	153,115	497,936
20	0	0	66,754	104,981	53,190	66,754	212,760	126,722	153,334	506,888
21	0	0	66,754	104,981	52,182	66,754	208,728	128,792	154,550	515,166
22	0	0	66,754	104,981	50,611	66,754	202,444	130,875	154,433	523,501
23	0	0	66,754	104,981	48,260	66,754	193,042	132,798	155,374	531,193
24	0	0	66,754	104,981	44,808	66,754	179,234	134,587	156,121	538,347
25	0	0	66,754	104,981	39,779	66,754	159,116	136,280	156,722	545,119
26	0	0	66,754	104,981	32,424	66,754	156,139	137,934	157,244	551,734
27	0	0	66,754	104,981	21,408	66,754	156,139	139,874	156,658	559,494
32	0	0	66,754	104,981	0	66,754	156,139	157,382	157,382	629,528
37	0	0	66,754	104,981	0	66,754	156,139	192,509	192,509	770,037
42	0	0	66,754	104,981	0	66,754	156,139	235,735	235,735	942,941

<sup>1</sup> Planned annual premium is the total assumed Annual premium

<sup>2</sup> LTC Benefit Limit is the greatest of Market Value Total, Protected Value Total, and Base LTC Value Total

# Signature page

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

The hypothetical Surrender Values and Death Benefits shown below assume that the annual premium outlay amounts are paid as illustrated in the Guaranteed and Current Charges Values.

End of Year	Planned Annual Premium (1)	0% Gross Rate of Return Maximum Guaranteed Charges			7.00% Gross Rate of Return Maximum Guaranteed Charges			7.00% Gross Rate of Return Current Charges		
		Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)	Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)	Cash Surrender Value	Death Benefit	LTC Benefit Limit (2)
47	0	0	66,754	104,981	0	66,754	156,139	288,928	288,928	1,155,710
52	0	0	66,754	104,981	0	66,754	156,139	354,384	354,384	1,417,536
57	0	0	66,754	104,981	0	66,754	156,139	410,828	410,828	1,643,313

<sup>1</sup> Planned annual premium is the total assumed Annual premium

<sup>2</sup> LTC Benefit Limit is the greatest of Market Value Total, Protected Value Total, and Base LTC Value Total



# Signature page

Account Allocation	100% Variable Accounts 0% Fixed Account
Specified Amount of Death Benefit	\$66,754.00
Base LTC Values	\$2,781 Max Monthly, \$100,131 Total

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

The hypothetical Surrender Values and Death Benefits shown below assume that the annual premium outlay amounts are paid as illustrated in the Guaranteed and Current Charges Values.

I/We have reviewed the illustration dated 1/22/2025 4:44 PM.

I/We have received the current prospectus for this product and the prospectuses for the underlying investment options.

I/We understand that there are no guarantees as to investment performance when illustrating variable universal life policy values.

I/We have been advised to consult with my/our own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation.

I/We have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent or broker has told me/us they are not guaranteed.

I/We further agree to and acknowledge the underwriting class set forth above.

I/We have received a copy of an Outline of Coverage.

I/We have reviewed the Modified Endowment Contract disclosure statement within this illustration and understand that the proposed plan of insurance would be a Modified Endowment Contract subject to special tax treatment.

I/We understand that if I elect to receive my long-term care benefits via indemnity that I will receive 80% of the Maximum Monthly LTC Benefit Amount. This decision is irrevocable, cannot be changed later and will impact benefits received. I/We acknowledge that more information will be provided at time of first LTC claim.

The undersigned confirms that the policy or contract was solicited, issued and delivered in the state where the application was signed. Communications between the Producer and the Owner pertaining to the sale and solicitation of the policy or contract, including the signing of the application, the collection of initial premium and the issuance for delivery of the policy/contract to the Owner have taken, or will take place, outside of New York.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Proposed Insured Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Proposed Owner/Applicant Signature (if other than the proposed insured)

I have advised the applicant/owner to consult with a tax advisor regarding the tax effects of the illustrated policy.

I certify that this illustration has been presented to the applicant/owner and that I have explained that all non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Licensed Financial Professional Signature

This illustration is not indicative of any particular investment or performance. Return and principal value will fluctuate so when withdrawn it may be worth more or less than the original cost. Past performance is no guarantee of future results.

**Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN.**

# What care costs

## A look at the cost of long-term care services in Connecticut

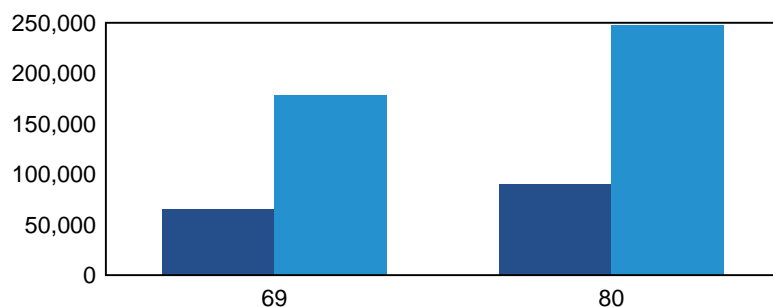
**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

**The cost of long-term care services is an important variable in determining your planning needs.**

Below we show the current average costs for care in your state for

- 1) 40 hours per week of home health care by a Home Health Aide, and
- 2) a private room in a nursing home.

It is vital to note that long-term care costs are highly variable within a region, state, or even a city. We also show an estimate of the projected costs in 11 years, based on an assumed inflation rate of 3.00%.<sup>1</sup>



		Annual	Monthly
Home health care <sup>2</sup>	Age 69	\$65,083	\$5,423
	Age 80	\$90,090	\$7,507
Nursing home <sup>2</sup>	Age 69	\$178,536	\$14,878
	Age 80	\$247,135	\$20,594

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

## Your LTC benefit limits

Below are amounts available to reimburse for qualified long-term care expenses when your policy is issued, and at age 80. Amounts are based on your policy assumptions, and assume you pay all premiums of \$100,000 as planned, with no loans or withdrawals. Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any long-term care benefits paid will reduce the policy's specified amount and accumulation value. Benefit values assume current charges and 7.00% gross (6.74% net) market return. See base illustration for current and guaranteed values in all years.

	LTC Benefit Limit	Maximum Monthly LTC Benefit
Age 69	\$100,131	\$2,781
Age 80	\$428,589	\$6,887

## Planning Ahead

It's important to understand how much your long-term care planning will cover if and when the need arises. Review your information with your financial professional and determine what your income is projected to be at age 80.

Discuss your specific needs, expectations and preferences with your financial professional. Based on your situation, factoring in the information provided above, determine what your estimated long-term care costs might be, and discuss if you have the coverage you need. Amounts shown are estimates based on the assumptions shown, and are not guaranteed. Projected costs and inflation rates vary by state, region, and may be impacted by other factors. Actual costs may be more or less than those shown.

This is a supplemental report for a *MoneyGuard Market Advantage®* illustration which must accompany this report. Please see the accompanying illustration for complete illustrated and guaranteed values and important product details.

<sup>1</sup> Inflation rate based on information from "What Care Costs" annual survey, including recent claim cost trends; actual inflation rates may vary. 3/2024 updated annually.

<sup>2</sup> "What Care Costs" survey. Published 5/2024 (updated annually); <https://whatcarecosts.com/Lincoln>. What Care Costs is a third party not affiliated with Lincoln Financial Group, Lincoln is not responsible for the content and does not guarantee the accuracy of any information.

**This product is issued by The Lincoln National Life Insurance Company (Lincoln), distributed by Lincoln Financial Distributors, and offered by broker dealers with effective selling agreements. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.**

This illustration is not indicative of any particular investment or performance. Return and principal value will fluctuate so when withdrawn it may be worth more or less than the original cost. Past performance is no guarantee of future results.

# Long-Term Care Benefits Disclosures

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

## General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
  1. Medicare, including that which would have been payable but for the application of a deductible or a coinsurance amount, or any other governmental programs, except Medicaid;
  2. state or federal workers' compensation laws;
  3. employer's liability laws;
  4. occupational disease laws; and
  5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as described in the Rider, unless:
  1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
  2. the service or care provider receives the payment for the service or care; and
  3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

## Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

## Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

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# Policy expense and analysis report

assuming current charges and 7.00% gross (6.74% net) market return

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

		Insurance expenses					Investment expenses					
End of Year	Age	Planned Annual Premium	Premium Load	Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Gross Investment Earnings	Investment Fee and Expenses	Asset Charge M&E Charge	Accumulation Value (1)	Surrender Charge	Cash Surrender Value
1	69	10,000	1,100	677	962	712	534	20	29	7,034	3,772	3,263
2	70	10,000	300	648	962	712	1,082	40	58	15,397	3,579	11,818
3	71	10,000	300	600	962	712	1,668	61	89	24,341	3,388	20,953
4	72	10,000	300	526	962	889	2,289	84	122	33,747	3,200	30,546
5	73	10,000	300	491	962	1,082	2,940	108	157	43,587	3,014	40,573
6	74	10,000	300	640	0	1,293	3,651	135	194	54,676	2,830	51,846
7	75	10,000	300	806	0	1,519	4,411	163	235	66,064	2,647	63,417
8	76	10,000	300	1,000	0	1,751	5,190	191	276	77,737	2,466	75,271
9	77	10,000	300	1,183	0	1,989	5,990	221	319	89,716	2,286	87,430
10	78	10,000	300	1,401	0	2,232	6,810	251	362	101,979	2,105	99,874
		100,000										
11	79	0	0	1,493	0	2,284	6,983	257	371	104,557	1,555	103,002
12	80	0	0	1,587	0	2,336	7,158	264	381	107,147	1,056	106,091
13	81	0	0	1,679	0	2,388	7,334	270	390	109,754	629	109,124
14	82	0	0	1,826	0	2,440	7,508	277	399	112,320	277	112,043
15	83	0	0	1,929	0	2,492	7,682	283	409	114,889	0	114,889
16	84	0	0	2,095	0	2,543	7,853	289	418	117,397	0	117,397
17	85	0	0	2,268	0	2,593	8,020	296	427	119,833	0	119,833
18	86	0	0	2,442	0	2,641	8,182	302	435	122,195	0	122,195
19	87	0	0	2,610	0	2,688	8,339	307	444	124,484	0	124,484
20	88	0	0	2,755	0	2,734	8,491	313	452	126,722	0	126,722
		100,000										

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<sup>1</sup> Accumulation Values reflect all policy charges and accumulated interest paid.

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LCN-6388617-020924

This illustration is not complete without all pages. *MoneyGuard Market Advantage®*

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# Policy expense and analysis report

assuming current charges and 7.00% gross (6.74% net) market return

Account Allocation 100% Variable Accounts  
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		Insurance expenses					Investment expenses					
End of Year	Age	Planned Annual Premium	Premium Load	Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Gross Investment Earnings	Investment Fee and Expenses	Asset Charge M&E Charge	Accumulation Value (1)	Surrender Charge	Cash Surrender Value
21	89	0	0	3,012	0	2,777	8,637	318	460	128,792	0	128,792
22	90	0	0	3,083	0	2,819	8,777	323	467	130,875	0	130,875
23	91	0	0	3,326	0	2,860	8,912	328	474	132,798	0	132,798
24	92	0	0	3,537	0	2,897	9,037	333	481	134,587	0	134,587
25	93	0	0	3,704	0	2,932	9,154	337	487	136,280	0	136,280
26	94	0	0	3,812	0	2,966	9,267	342	493	137,934	0	137,934
27	95	0	0	3,602	0	3,002	9,389	346	500	139,874	0	139,874
32	100	0	0	0	0	3,308	10,439	385	554	157,382	0	157,382
37	105	0	0	0	0	3,999	12,768	471	678	192,509	0	192,509
42	110	0	0	0	0	4,850	15,633	576	830	235,735	0	235,735
		100,000										
47	115	0	0	0	0	5,896	19,159	706	1,017	288,928	0	288,928
52	120	0	0	0	0	7,185	23,498	866	1,248	354,384	0	354,384
57	125	0	0	0	0	0	11,966	0	0	410,828	0	410,828
		100,000										

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LCN-6388617-020924

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# Long-Term Care Benefits Disclosures

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

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- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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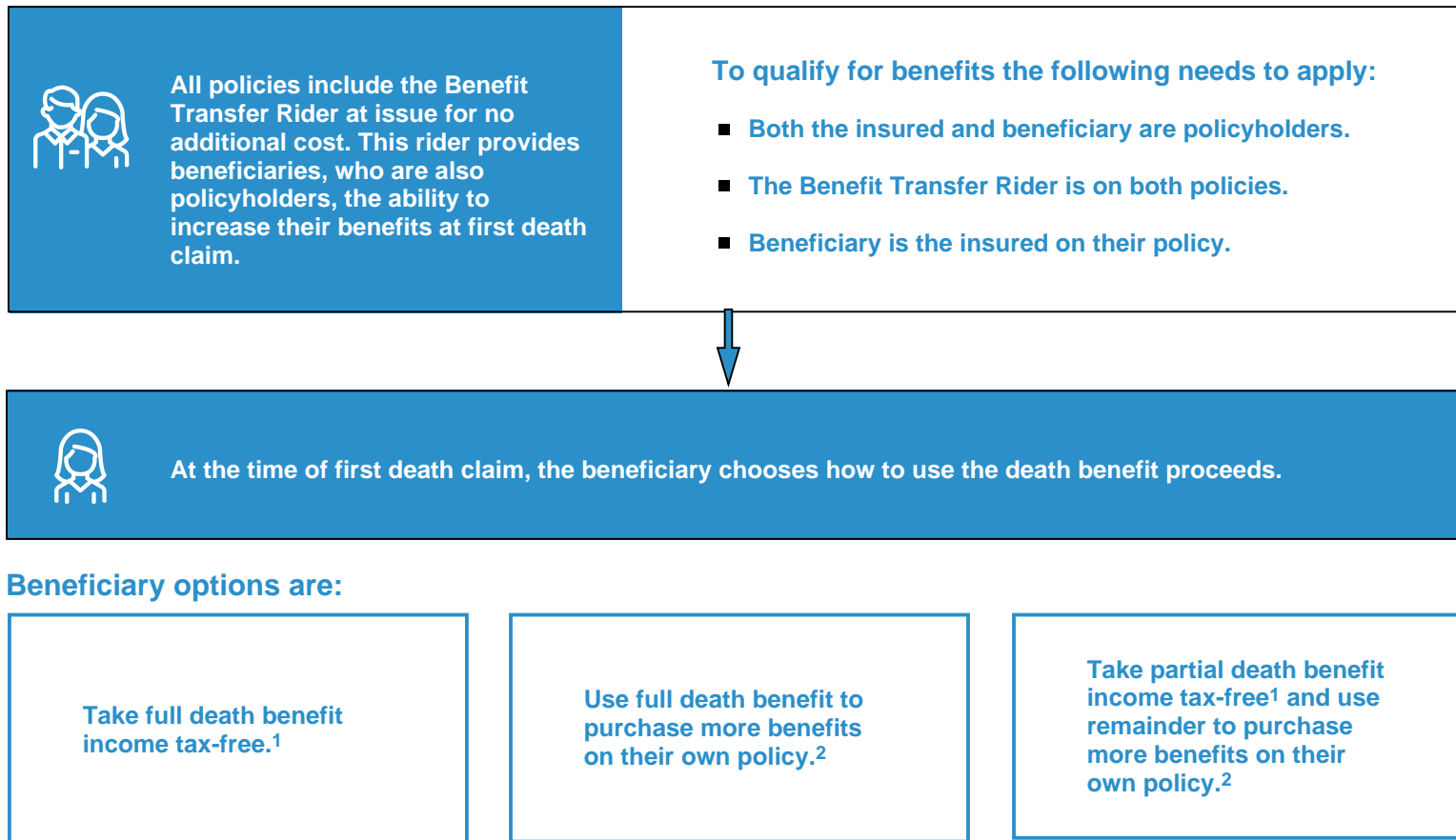
# Benefit Transfer Rider

assuming current charges and 7.00% gross (6.74% net) market return

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

Account Allocation	100% Variable Accounts 0% Fixed Account
Specified Amount of Death Benefit	\$66,754.00
Base LTC Values	\$2,781 Max Monthly, \$100,131 Total

## Here's how the Benefit Transfer Rider (BTR) works



<sup>1</sup>. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1). If the beneficiary chooses to take the full death benefit it is not part of the Benefit Transfer Rider.  
<sup>2</sup>. Underwriting is not required for the death benefit or long-term care benefit purchased through the Benefit Transfer Rider. Minimum BTR purchase amount is \$25,000.

**Issuer: The Lincoln National Life Insurance Company, Fort Wayne, IN**

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# Benefit Transfer Rider

assuming current charges and 7.00% gross (6.74% net) market return

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

## Hypothetical Benefit Transfer Rider Funding Scenario

BTR Funding Amount	BTR Funding Age
\$100,000	85

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

Long-term care reimbursement benefits limits(1)						
Age	BTR Funding Amount	Cash Surrender Value	Death Benefit Amount	Total	Maximum Monthly LTC Benefit Reimbursement	Duration (Months)
Policy values prior to BTR funding						
80	0	106,091	148,935	428,589	6,887	62
81	0	109,124	149,265	439,015	7,017	62
82	0	112,043	150,509	449,280	7,146	62
83	0	114,889	150,505	459,557	7,274	63
84	0	117,397	151,442	469,588	7,400	63
BTR funding year reflecting policy benefits increase						
85	100,000	209,365	259,189	621,134	7,521	82
Policy values following BTR funding						
86	0	212,810	259,743	630,578	7,640	82
87	0	216,112	260,115	639,736	7,754	82
88	0	219,286	260,334	648,688	7,866	82
89	0	222,210	261,550	656,966	7,969	82
90	0	225,067	261,433	665,301	8,074	82
95	0	237,024	263,658	701,294	8,523	82
100	0	256,796	264,382	771,328	9,399	82
105	0	293,357	299,509	911,837	11,155	81
110	0	337,822	342,735	1,084,741	13,317	81
115	0	392,033	395,928	1,297,510	15,976	81
120	0	458,469	461,384	1,559,336	19,249	81
125	0	517,828	517,828	1,785,113	22,071	80



### Snapshot of Benefits

Age: 85

BEFORE BTR<sup>2</sup>

LTC Benefit: \$479,334

LTC Duration: 63 months

Death Benefit: \$152,189

AFTER BTR

LTC Benefit: \$621,134

LTC Duration: 82 months

Death Benefit: \$259,189

Age: 95

BEFORE BTR<sup>2</sup>

LTC Benefit: \$559,494

LTC Duration: 65 months

Death Benefit: \$156,658

AFTER BTR

LTC Benefit: \$701,294

LTC Duration: 82 months

Death Benefit: \$263,658

1. Total benefit limits for reimbursement of Qualified Long-Term Care Services. The indemnity choice option is also available and provides 80% of the Maximum Monthly LTC Benefit Amount.

2. These values are from the accompanying base illustration and assume BTR is not funded.

Rate of return only applies to Long-Term Benefit Rider benefit growth. Rate of return does not impact the growth of BTR benefits. Some of the values shown are not guaranteed. For a description of non-guaranteed elements please see base illustration.

LCN-6388699-020924



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# Your care coordination resources

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class



**Your care should revolve around you. Build a plan to meet your needs.**



## Explore provider services

See what's available... from skilled nursing to home health care and community options.



## Cost of long-term care

Understand the current and future projected cost of long-term care (LTC) services and how they differ by state and metropolitan areas.



## Access support and resources

You'll find a wealth of information, such as ways to reduce risk of LTC events, key conversations to prepare for care, and more.

## By your side every step of the way

With decades of claim-paying experience<sup>1</sup>, and more than a century of financial strength and stability<sup>2</sup>, we remain steadfastly committed to providing an excellent client experience during the life of the policy.

### Should you need care, Lincoln is committed to providing you with an experienced support team to help you:

- File a claim online, over the phone or by mail.
- Access your funds quickly with timely payments made for LTC support services and providers.
- Easily review and manage your claims online. Payment options include direct billing and Electronic Funds Transfer (EFT) for your convenience.

### Access policy information and services through your online account at [LincolnFinancial.com](https://LincolnFinancial.com)

1- Lincoln MoneyGuard® solutions and predecessors have been sold since 1988. 2. The Lincoln National Life Insurance Company was established in 1905.

**Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.**

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  4. occupational disease laws; and
  5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as described in the Rider, unless:
  1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
  2. the service or care provider receives the payment for the service or care; and
  3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

## Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

## Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

## Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

## Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

## Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

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# Internal rate of return (IRR)

assuming current charges and 7.00% gross (6.74% net) market return

The IRR could be higher or lower based on policy performance

Account Allocation 100% Variable Accounts  
0% Fixed Account

Specified Amount of Death Benefit \$66,754.00

Base LTC Values \$2,781 Max Monthly,  
\$100,131 Total

Mr Sample, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

						Long-term care benefits (1)					
End of Year	Age	Planned Annual Premium (2)	Cash Surrender Value	Death Benefit	Death Benefit IRR (3)	Market Value Total	Market Value Total IRR (3)	Protected Value Total	Protected Value Total IRR (3)	LTC Benefit Limit (4)	LTC Benefit Limit IRR (3)
1	69	10,000	3,263	66,754	567.54%	28,138	181.38%	0	0	100,131	233.77%
2	70	10,000	11,818	66,754	113.16%	61,589	58.89%	17,586	0	100,131	74.25%
3	71	10,000	20,953	66,754	45.72%	97,364	35.90%	38,493	0	100,131	37.03%
4	72	10,000	30,546	66,754	21.58%	134,987	30.71%	60,853	0.57%	134,987	30.71%
5	73	10,000	40,573	71,047	11.95%	174,349	27.21%	84,367	5.70%	174,349	27.21%
6	74	10,000	51,846	86,935	10.70%	218,704	24.69%	108,968	7.79%	218,704	24.69%
7	75	10,000	63,417	102,400	9.52%	264,257	22.59%	136,690	8.94%	264,257	22.59%
8	76	10,000	75,271	118,160	8.62%	310,948	20.85%	165,161	9.38%	310,948	20.85%
9	77	10,000	87,430	132,780	7.69%	358,864	19.91%	194,342	10.39%	358,864	19.91%
10	78	10,000	99,874	147,870	7.00%	407,917	18.98%	224,290	10.90%	407,917	18.98%
		100,000									
11	79	0	103,002	148,471	6.04%	418,228	17.11%	254,948	11.10%	418,228	17.11%
12	80	0	106,091	148,935	5.30%	428,589	15.61%	261,392	10.21%	428,589	15.61%
13	81	0	109,124	149,265	4.72%	439,015	14.37%	267,868	9.48%	439,015	14.37%
14	82	0	112,043	150,509	4.32%	449,280	13.33%	274,384	8.87%	449,280	13.33%
15	83	0	114,889	150,505	3.91%	459,557	12.45%	280,800	8.35%	459,557	12.45%
16	84	0	117,397	151,442	3.63%	469,588	11.69%	287,223	7.90%	469,588	11.69%
17	85	0	119,833	152,189	3.38%	479,334	11.03%	293,492	7.51%	479,334	11.03%
18	86	0	122,195	152,743	3.16%	488,778	10.44%	299,584	7.15%	488,778	10.44%
19	87	0	124,484	153,115	2.96%	497,936	9.92%	305,486	6.84%	497,936	9.92%
20	88	0	126,722	153,334	2.78%	506,888	9.45%	311,210	6.55%	506,888	9.45%
		100,000									

This hypothetical presentation is for educational purposes only. These values are not guaranteed. The assumptions used are subject to change and the actual results may be more or less favorable. This supplement report is not a contract. See base illustration for current and guaranteed values in all years. This illustration is not indicative of any particular investment or performance. Return and principal value will fluctuate so when withdrawn it may be worth more or less than the original cost. Past performance is no guarantee of future results.

<sup>1</sup> Long-term care benefits are set at time of claim and are based on the specified amount of death benefit and accumulation value in the policy. Benefit growth is not guaranteed, and unless on claim, values will increase and decrease daily due to selected investment option performance. Any LTC benefits paid will reduce the policy's specified amount and accumulation value. <sup>2</sup> Planned annual premium is the total assumed Annual premium. <sup>3</sup> The Internal Rate of Return is the rate at which outlays up to that year must be compounded each and every year to generate the surrender value, death benefit and guaranteed and non-guaranteed long-term care values. <sup>4</sup> LTC Benefit Limit is the greatest of Market Value Total, Protected Value Total, and Base LTC Value Total.

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						Long-term care benefits (1)					
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21	89	0	128,792	154,550	2.66%	515,166	9.03%	316,805	6.30%	515,166	9.03%
22	90	0	130,875	154,433	2.50%	523,501	8.65%	321,979	6.06%	523,501	8.65%
23	91	0	132,798	155,374	2.40%	531,193	8.29%	327,188	5.84%	531,193	8.29%
24	92	0	134,587	156,121	2.30%	538,347	7.97%	331,996	5.63%	538,347	7.97%
25	93	0	136,280	156,722	2.21%	545,119	7.67%	336,467	5.44%	545,119	7.67%
26	94	0	137,934	157,244	2.12%	551,734	7.39%	340,699	5.26%	551,734	7.39%
27	95	0	139,874	156,658	2.01%	559,494	7.14%	344,834	5.10%	559,494	7.14%
32	100	0	157,382	157,382	1.66%	629,528	6.33%	377,974	4.54%	629,528	6.33%
37	105	0	192,509	192,509	2.03%	770,037	6.00%	462,222	4.47%	770,037	6.00%
42	110	0	235,735	235,735	2.31%	942,941	5.75%	565,895	4.42%	942,941	5.75%
		100,000									
47	115	0	288,928	288,928	2.52%	1,155,710	5.57%	693,471	4.39%	1,155,710	5.57%
52	120	0	354,384	354,384	2.69%	1,417,536	5.38%	850,461	4.32%	1,417,536	5.38%
57	125	0	410,828	410,828	2.72%	1,643,313	1.87%	997,156	0.91%	1,643,313	1.87%
		100,000									

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# Long-Term Care Benefits Disclosures

**Mr Sample**, 69 year-old Male in Connecticut with a "Couples Discount" underwriting class

## General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
  1. Medicare, including that which would have been payable but for the application of a deductible or a coinsurance amount, or any other governmental programs, except Medicaid;
  2. state or federal workers' compensation laws;
  3. employer's liability laws;
  4. occupational disease laws; and
  5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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## Client Input Summary

Company: The Lincoln National Life Insurance Company  
Product: MoneyGuard Market Advantage (2024)

January 22, 2025  
6.172.0, 6.71.24

### Insured

Insured Name	Mr Sample
Sex	Male
Date of Birth	10/10/1955
Age	69
Class	Couples Discount
State	Connecticut

### Solve For

Solve For	Face Amount
Face Solve Option	Maximum Face Amount with Guarantee
Benefitis	
Premium	01 to 10 - 10,000
Allow Exchange and Lump Sum Amounts to Fund Year One	
Variable Account Rate of Return	01 to 99 - 7
Print Historical Reports	No
Solve Value Target	1,000
Solve Year/@Age	Maximum
Guarantee Until	Maturity
Inflation Election	Market Driven

### Fund Options

Management Fee Assumption	Weighted average using selected funds' allocations
Illustrate with Range of Returns and Benefits Table	Yes
BlackRock Inflation Protected Bond Fund - Standard Class	
Delaware Bond Fund - Standard Class	20
PIMCO Low Duration Bond Fund - Standard Class	
Mondrian Global Income Fund - Standard Class	
Government Money Market Fund - Standard Class	
SSGA Bond Index Fund - Standard Class	
SSGA Short-Term Bond Index Fund - Standard Class	
American Balanced Allocation Fund - Standard Class	
American Growth Allocation Fund - Standard Class	
American Income Allocation Fund - Standard Class	
BlackRock Global Allocation Fund - Standard Class	
LVIP JPMorgan Retirement Income Fund - Standard Class Fund	
SSGA Conservative Index Allocation Fund - Standard Class	
SSGA Moderate Index Allocation Fund - Standard Class	

## Client Input Summary

Company: The Lincoln National Life Insurance Company  
Product: MoneyGuard Market Advantage (2024)

January 22, 2025  
6.172.0, 6.71.24

### Fund Options - Cont'd

SSGA Moderately Aggressive Index Allocation Fund - Standard Class  
T. Rowe Price 2020 Fund - Standard Class  
T. Rowe Price 2030 Fund - Standard Class  
T. Rowe Price 2040 Fund - Standard Class  
T. Rowe Price 2050 Fund - Standard Class  
T. Rowe Price 2060 Fund - Standard Class  
TOPS® Balanced ETF Portfolio – Service Class Shares  
TOPS® Moderate Growth ETF Portfolio – Service Class Shares  
George Putnam Balanced Fund - Class IA  
Emerging Markets Series - Standard Class  
Small Cap Value Series - Standard Class  
Contrafund® Portfolio - Initial Class  
ClearBridge Variable Mid Cap Portfolio - Class I  
Baron Growth Opportunities Fund - Standard Class  
BlackRock Real Estate Fund - Standard Class  
Delaware Mid Cap Value Fund - Standard Class  
Delaware Social Awareness Fund - Standard Class  
Dimensional International Core Equity - Standard Class  
Dimensional U.S. Core Equity 2 Fund - Standard Class  
Loomis Sayles Global Growth Fund - Standard Class  
MFS International Growth Fund - Standard Class  
MFS Value Fund - Standard Class  
Mondrian International Value Fund - Standard Class  
SSGA Emerging Markets Equity Index Fund - Standard Class  
SSGA International Index Fund - Standard Class  
SSGA Mid-Cap Index Fund - Standard Class  
SSGA S&P 500 Index Fund - Standard Class  
SSGA Small-Cap Index Fund - Standard Class  
T. Rowe Price Structured Mid-Cap Growth Fund - Standard Class  
Vanguard Domestic Equity ETF Fund - Standard Class  
Vanguard International Equity ETF Fund - Standard Class  
Wellington Capital Growth Fund - Standard Class  
II Core Equity Portfolio - Initial Class  
New Discovery Series - Initial Class  
Capital Strength Hedged Equity Portfolio - Class I  
Dow Jones Dividend & Income Allocation Portfolio - Class I  
Capital Strength Portfolio - Class I  
Total Percent

80

100

## Client Input Summary

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January 22, 2025  
6.172.0, 6.71.24

### Policy Options

Death Benefit Option	Level
Premium Mode	Annual
Lump Sum Amount	0
Lump Sum Month First Year	1
Revised Illustration	No
Exchanged policy is a MEC	No
External Cash Value	0.00
External Cost Basis	0
External Replacement Premium Receipt Month	1
Internal Cash Value	0.00
Internal Cost Basis	0
Backdating	No
Manual Backdate Using Number of Months	
Increase initial premium by missed modal premiums due to backdating	

### Reports

Optional Report Output Selection	Include Required and All Additional Reports
What Care Costs Report	
Policy Expense and Analysis Report	
Benefit Transfer Rider Report	
Care Coordination Resources Report	
Quick Quote Report	
Alternate Age	80
Additional What Care Costs State	Connecticut
Use Alternate Cost of Care	No
Amount	
Benefit Transfer Rider Funding	Yes
BTR Amount	100000
At, Year/Age	Age 85

### Agent Info

Agent Name	Paul Himmelstein CLU ChFC
Agent Company	Himmelstein Financial
Agent Email	
Agent Address1	17 mountain Avenue
Agent Address2	
Agent City	Bloomfield

# Client Input Summary

Company: The Lincoln National Life Insurance Company	January 22, 2025
Product: MoneyGuard Market Advantage (2024)	6.172.0, 6.71.24

## Agent Info - Cont'd

Agent State	Connecticut
Agent Zip	06002
Agent Phone	8607611216
CA License #	N/A
Bank Version	No