



Lincoln *MoneyGuard*® II (2019)

Product pricing update effective February 11, 2019

As a leader in the hybrid long-term care marketplace, Lincoln continues its commitment to be the competitively priced hybrid solution. Hybrid life insurance policies help clients protect their wealth from long-term care expenses and provide benefits even if they never need long-term care.

Effective February 11, 2019, Lincoln is implementing pricing improvements to enhance competitive positioning in core market segments for Lincoln *MoneyGuard* II. This is a change to **rates only** for our current offering of Lincoln *MoneyGuard* II (2017). There are no changes to the product structure, contract language, compensation, or types of benefits provided.

Please note: There will not be a change to the product CUSIP; it will be referred to as *MoneyGuard*® II (2019) only as needed to distinguish the new rates.

Price decreases help strengthen our #1¹ position in the hybrid marketplace

Two growth segments targeted for decreases include:

Females and males with the Couples Discount —The single premium price is decreasing 3% on average, with a range of -1% to -12%, thus increasing our competitive position.

Flexible premiums for males are decreasing 3% on average, with a range of -2% to -8% and will improve our competitive position.

Some segments, including flexible premiums for females, will see a mix of increases and decreases, but overall our pricing updates will continue to put us at #1 in the hybrid marketplace in over 80% of our sales opportunities.

How this change impacts your business

- For applications to qualify for the current *MoneyGuard* II (2017) pricing, a projection of values and the completed Part 1 must be signed, dated, and received in good order by Lincoln's Home Office by Friday, March 15, 2019.
- For pending or issued business after February 11, 2019, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard* II (2019) pricing.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of February 11, 2019, *Lincoln DesignIt*™ and WinFlex will be updated to reflect the new rates. During the transition period both current and new rates can be run.

¹LIMRA 2017 U.S. Individual Combination Sales Report.

Insurance products issued by:
The Lincoln National Life Insurance Company

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Standard *MoneyGuard* rules apply during this transition

- Ensure that you are appropriately credentialed. Clients of advisors who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the premium rates in effect on the date when the advisor becomes properly credentialed and resubmits the paperwork.
- Remember that once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the premium rates in effect at that time.

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

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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POD 1/19 **Z01**

Order code: MG-WWHW-FLI001



You're In Charge®

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

The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. Accelerated death benefits may be taxable and may affect public assistance eligibility.

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

Policy: Lincoln *MoneyGuard*® II, universal life insurance policy form LN880/ICC13LN880 with the Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev, Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881, and optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Not available in NY.

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