

LifeLINC®

CD or Savings Account Funding *MoneyGuard® Reserve*
A Universal Life Insurance Policy

Helping to Secure Your Retirement Income - Today and Tomorrow

Prepared for:
Valued Client

Presented by:
Best Agent
BHC Marketing
25227 Grogans Mill Rd.
The Woodlands, TX 77380
Phone: (800) 201-0224

November, 2008

Internal Revenue Service--Circular 230 Disclosure:

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For: Valued Client
Age: 65

General Disclosure

The material and information provided by Lincoln Agents is not intended to be and should not be construed as a "financial plan". A financial plan generally seeks to comprehensively address a wide spectrum of a client's long-term financial needs, including insurance, savings, tax and estate planning, and investments taking into consideration a client's goals and situations including anticipated retirement or other employee benefits. If you would like to have a financial plan prepared for you, please consult with your Financial Advisor.

Please note: Each life insurance policy has features and guarantees specific to the product itself. A complete MoneyGuard® Reserve illustration must accompany this supplemental illustration. MoneyGuard® Reserve is a Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by The Lincoln National Life Insurance Company on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR), and state variations thereto on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) and state variations thereto on Rider Form LR852 (8/05), and a Return of Premium Rider (ROPR), and state variations thereto, on Rider Form LR850 (10/07).

The Long Term Care benefits are intended for recognition as "Qualified Long-Term Care Insurance" under 7702B of the Internal Revenue Code (IRC).

GUARANTEES ARE BACKED BY THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

THIS REPORT IS NOT VALID WITHOUT THE ILLUSTRATION LEDGER AND OUTLINE OF COVERAGE FOR THE ASSOCIATED PRODUCT. THE LEDGER AND OUTLINE CONTAIN A COMPLETE DESCRIPTION OF THE BENEFITS, COSTS, EXCLUSIONS, LIMITATIONS AND CONDITIONS OF THE PRODUCT. LINCOLN MAKES NO ASSUMPTIONS BEYOND THOSE CONTAINED IN THE ILLUSTRATION AND OUTLINE.

Helping to Secure Your Retirement Income Today and Tomorrow

For: Valued Client
Age: 65

Here's how MoneyGuard Reserve works now...and in the future

Your financial decisions have allowed you to accumulate significant assets. You have identified many of these assets as sources for your retirement income. Others may be needed for emergency and long-term care purposes.

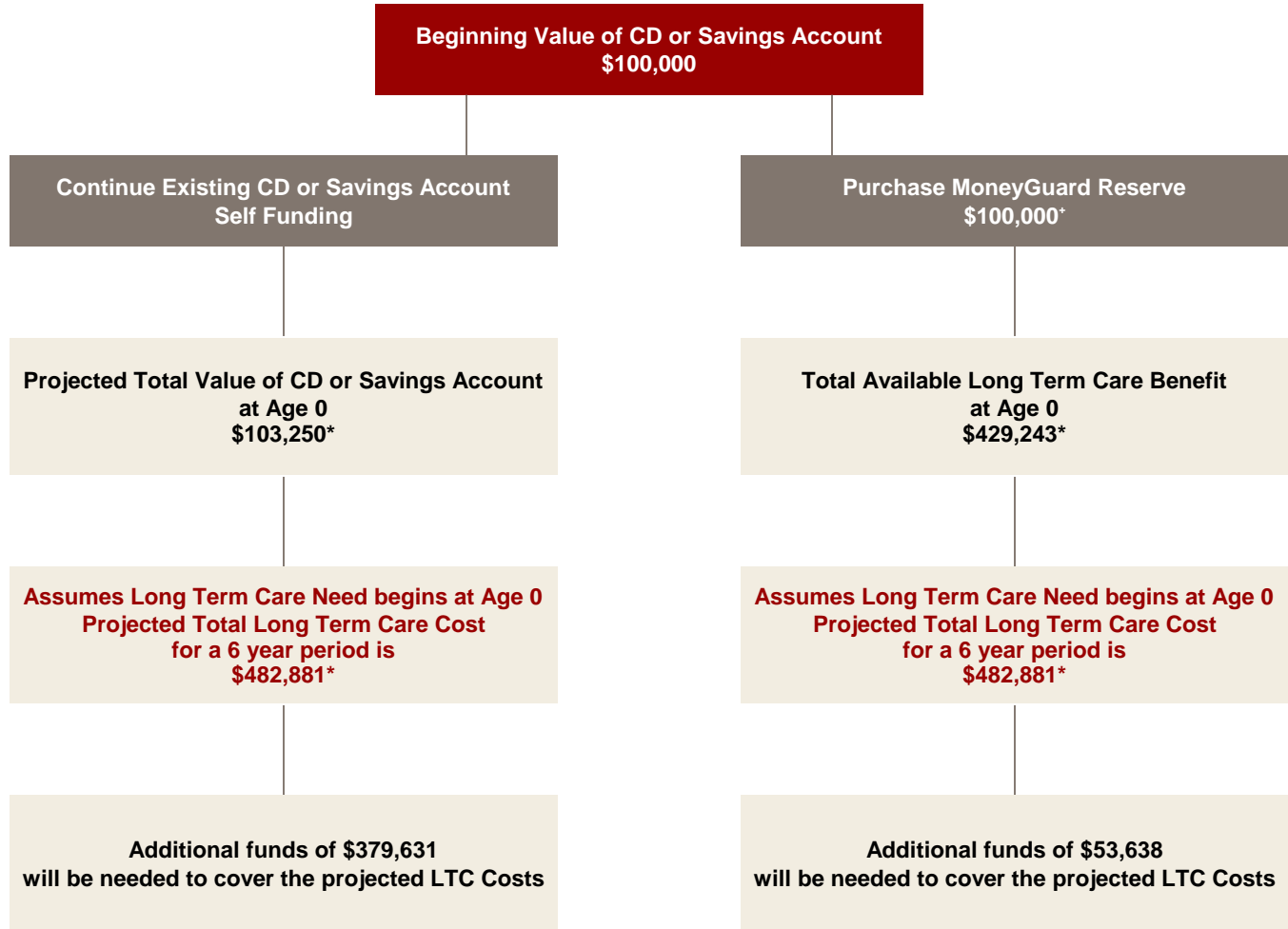
However, we ask you to consider the following:

Will the assets set aside be sufficient to protect your retirement income from future long term care costs?

A possible solution to consider is repositioning some assets today to purchase a MoneyGuard Reserve policy. LifeLINC can help summarize the potential value of repositioning some of your assets, not needed for retirement income cash flow, to purchase a MoneyGuard Reserve policy. You will immediately help increase the protection of your retirement income from the challenge of these long-term care costs.

The following summary assumes you are considering funding a MoneyGuard Reserve insurance policy with \$100,000 from your current CD or Savings Account. The specific assumptions used to create this summary are detailed in the Assumptions page included at the end of this report.

For: Valued Client
Age: 65



* The total premium is assumed to be an after tax value.

* This Total Long Term Care Cost assumes a 4.00% annual inflation factor was applied to a current long-term care cost of \$70,000 per year. At age 0, the need for long term care is assumed to begin and continue for 6 years. The same inflation factor of 4.00% is applied to the projected cost during this 6 year period. For annual cost projection during this period please refer to the Supplemental Assumptions page.

** Subject to Maximum Monthly Long Term Care Benefit Limit in the Moneyguard Reserve policy. Please refer to the complete MoneyGuard Reserve illustration for specific limits. Residual Death Benefit of \$14,308 is the death benefit payable to the beneficiary in the event the Insured has reached the Total Long Term Care benefit limit.

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Comparison of Alternatives - Lifetime Analysis

For: Valued Client
Age: 65

Year	Client Age	Current Asset Ending Balance	MoneyGuard Reserve Maximum Monthly CCBR LTC Benefit	MoneyGuard Reserve Maximum Monthly EOBR LTC Benefit	Total Value of MoneyGuard Reserve LTC Benefits	Months of MoneyGuard Reserve LTC Benefits	Average Monthly MoneyGuard Reserve LTC Benefit	Months of Average Monthly LTC Benefits using Current Asset	MoneyGuard Reserve Total Long Term Care Benefit Advantage	MoneyGuard Reserve Months of LTC Benefit Duration Advantage
2008	65	103,250	5,962	5,962	429,243	72	5,962	17	325,993	55
2009	66	106,606	5,962	5,962	429,243	72	5,962	18	322,637	54
2010	67	110,070	5,962	5,962	429,243	72	5,962	18	319,173	54
2011	68	113,648	5,962	5,962	429,243	72	5,962	19	315,595	53
2012	69	117,341	5,962	5,962	429,243	72	5,962	20	311,902	52
2013	70	121,155	5,962	5,962	429,243	72	5,962	20	308,088	52
2014	71	125,092	5,962	5,962	429,243	72	5,962	21	304,151	51
2015	72	129,158	5,962	5,962	429,243	72	5,962	22	300,085	50
2016	73	133,355	5,962	5,962	429,243	72	5,962	22	295,888	50
2017	74	137,689	5,962	5,962	429,243	72	5,962	23	291,554	49
2018	75	142,164	5,962	5,962	429,243	72	5,962	24	287,079	48
2019	76	146,785	5,962	5,962	429,243	72	5,962	25	282,458	47
2020	77	151,555	5,962	5,962	429,243	72	5,962	25	277,688	47
2021	78	156,481	5,962	5,962	429,243	72	5,962	26	272,762	46
2022	79	161,566	5,962	5,962	429,243	72	5,962	27	267,677	45
2023	80	166,817	5,962	5,962	429,243	72	5,962	28	262,426	44
2024	81	172,239	5,962	5,962	429,243	72	5,962	29	257,004	43
2025	82	177,837	5,962	5,962	429,243	72	5,962	30	251,406	42
2026	83	183,616	5,962	5,962	429,243	72	5,962	31	245,627	41
2027	84	189,584	5,962	5,962	429,243	72	5,962	32	239,659	40
2028	85	195,745	5,962	5,962	429,243	72	5,962	33	233,498	39
2029	86	202,107	5,962	5,962	429,243	72	5,962	34	227,136	38
2030	87	208,675	5,962	5,962	429,243	72	5,962	35	220,568	37
2031	88	215,457	5,962	5,962	429,243	72	5,962	36	213,786	36
2032	89	222,460	5,962	5,962	429,243	72	5,962	37	206,783	35

- (1) The monthly CCBR LTC Benefit assumes maximum monthly CCBR payout.
- (2) The monthly EOBR LTC Benefit assumes maximum monthly EOBR payout. EOBR monthly benefit commences when CCBR monthly benefit is fully exhausted.
- (3) Total Value of LTC Benefits assumes that benefits are initially accessed in the given year, and maximum benefits are paid every month thereafter until benefits are exhausted.
- (4) Months of LTC Benefits are based on the sum of the CCBR and EOBR durations outlined in the policy.
- (5) Average Monthly LTC Benefits are equal to the "Total Value of MoneyGuard Reserve LTC Benefits" divided by the "Months of MoneyGuard Reserve LTC Benefits".
- (6) Months of Average Monthly LTC Benefits Using Current Asset is equal to the "Current Asset Value" divided by the "Average Monthly MoneyGuard Reserve LTC Benefit".
- (7) MoneyGuard Reserve Total LTC Benefit Advantage is equal to the "Total Value of MoneyGuard Reserve LTC Benefits" minus the "Current Asset Value".
- (8) MoneyGuard Reserve Months of LTC Benefit Duration Advantage is equal to the "Months of MoneyGuard Reserve LTC Benefits" minus the "Months of Average Monthly LTC Benefits using Current Asset Value".

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November 26, 2008 8:56 AM

Comparison of Alternatives - Lifetime Analysis

For: Valued Client
Age: 65

Year	Client Age	Current Asset Ending Balance	MoneyGuard Reserve Maximum Monthly CCBR LTC Benefit	MoneyGuard Reserve Maximum Monthly EOBR LTC Benefit	Total Value of MoneyGuard Reserve LTC Benefits	Months of MoneyGuard Reserve LTC Benefits	Average Monthly MoneyGuard Reserve LTC Benefit	Months of Average Monthly LTC Benefits using Current Asset	MoneyGuard Reserve Total Long Term Care Benefit Advantage	MoneyGuard Reserve Months of LTC Benefit Duration Advantage
2033	90	229,690	5,962	5,962	429,243	72	5,962	39	199,553	33
2034	91	237,155	5,962	5,962	429,243	72	5,962	40	192,088	32
2035	92	244,862	5,962	5,962	429,243	72	5,962	41	184,381	31
2036	93	252,820	5,962	5,962	429,243	72	5,962	42	176,423	30
2037	94	261,037	5,962	5,962	429,243	72	5,962	44	168,206	28
2038	95	269,521	5,962	5,962	429,243	72	5,962	45	159,722	27
2039	96	278,280	5,962	5,962	429,243	72	5,962	47	150,963	25
2040	97	287,324	5,962	5,962	429,243	72	5,962	48	141,919	24
2041	98	296,662	5,962	5,962	429,243	72	5,962	50	132,581	22
2042	99	306,304	5,962	5,962	429,243	72	5,962	51	122,939	21
2043	100	316,258	5,962	5,962	429,243	72	5,962	53	112,985	19
2044	101	326,537	5,962	5,962	429,243	72	5,962	55	102,706	17
2045	102	337,149	5,962	5,962	429,243	72	5,962	57	92,094	15
2046	103	348,107	5,962	5,962	429,243	72	5,962	58	81,136	14
2047	104	359,420	5,962	5,962	429,243	72	5,962	60	69,823	12
2048	105	371,101	5,962	5,962	429,243	72	5,962	62	58,142	10
2049	106	383,162	5,962	5,962	429,243	72	5,962	64	46,081	8
2050	107	395,615	5,962	5,962	429,243	72	5,962	66	33,628	6
2051	108	408,472	5,962	5,962	429,243	72	5,962	69	20,771	3
2052	109	421,748	5,962	5,962	429,243	72	5,962	71	7,495	1
2053	110	435,454	5,962	5,962	429,243	72	5,962	73	0	0
2054	111	449,607	5,962	5,962	429,243	72	5,962	75	0	0
2055	112	464,219	5,962	5,962	429,243	72	5,962	78	0	0
2056	113	479,306	5,962	5,962	429,243	72	5,962	80	0	0
2057	114	494,884	5,962	5,962	429,243	72	5,962	83	0	0

- (1) The monthly CCBR LTC Benefit assumes maximum monthly CCBR payout.
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- (3) Total Value of LTC Benefits assumes that benefits are initially accessed in the given year, and maximum benefits are paid every month thereafter until benefits are exhausted.
- (4) Months of LTC Benefits are based on the sum of the CCBR and EOBR durations outlined in the policy.
- (5) Average Monthly LTC Benefits are equal to the "Total Value of MoneyGuard Reserve LTC Benefits" divided by the "Months of MoneyGuard Reserve LTC Benefits".
- (6) Months of Average Monthly LTC Benefits Using Current Asset is equal to the "Current Asset Value" divided by the "Average Monthly MoneyGuard Reserve LTC Benefit".
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Comparison of Alternatives - Lifetime Analysis

For: Valued Client

Age: 65

Year	Client Age	Current Asset Ending Balance	MoneyGuard Reserve Maximum Monthly CCBR LTC Benefit	MoneyGuard Reserve Maximum Monthly EOBR LTC Benefit	Total Value of MoneyGuard Reserve LTC Benefits	Months of MoneyGuard Reserve LTC Benefits	Average Monthly MoneyGuard Reserve LTC Benefit	Months of Average Monthly LTC Benefits using Current Asset	MoneyGuard Reserve Total Long Term Care Benefit Advantage	MoneyGuard Reserve Months of LTC Benefit Duration Advantage
2058	115	510,967	5,962	5,962	429,243	72	5,962	86	0	0
2059	116	527,574	5,962	5,962	429,243	72	5,962	88	0	0
2060	117	544,720	5,962	5,962	429,243	72	5,962	91	0	0
2061	118	562,423	5,962	5,962	429,243	72	5,962	94	0	0
2062	119	580,702	5,962	5,962	429,243	72	5,962	97	0	0

- (1) The monthly CCBR LTC Benefit assumes maximum monthly CCBR payout.
- (2) The monthly EOBR LTC Benefit assumes maximum monthly EOBR payout. EOBR monthly benefit commences when CCBR monthly benefit is fully exhausted.
- (3) Total Value of LTC Benefits assumes that benefits are initially accessed in the given year, and maximum benefits are paid every month thereafter until benefits are exhausted.
- (4) Months of LTC Benefits are based on the sum of the CCBR and EOBR durations outlined in the policy.
- (5) Average Monthly LTC Benefits are equal to the "Total Value of MoneyGuard Reserve LTC Benefits" divided by the "Months of MoneyGuard Reserve LTC Benefits".
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General Assumptions

For: Valued Client
Age: 65

Assumptions

Current Asset:	CD or Savings Account
Current CD or Savings Account Value:	\$100,000
Cost Basis:	\$100,000
Projected Asset Growth Rate:	5.00%
Client's Income Tax Rate:	35.00%
Method of Paying Life Insurance Premium:	Withdrawals
Before Tax or After Tax:	After Tax
Initial Annual Withdrawal:	\$100,000
No. of Years of Payments:	1

MoneyGuard Reserve Assumptions

Insured Information:	65, Male, Standard Non-Tobacco, CT
Current Annual LTC Cost:	\$70,000
Long Term Care Start Age:	0
Long Term Care Cost Inflation Rate:	4.00%
Max Long Term Care Benefit Duration:	6
Total Long Term Care Benefit Limit:	429,243
Max Monthly Long Term Care Benefit Limit:	5,962
Return of Premium Rider:	100,000

LTC Age	LTC Costs*
0	72,800
1	75,712
2	78,740
3	81,890
4	85,166
5	88,573

* This Total Long Term Care Cost assumes a 4.00% annual inflation factor was applied to a current long-term care cost of \$70,000 per year. At age 0, the need for long term care is assumed to begin and continue for 6 years. The same inflation factor of 4.00% is applied to the projected cost during this 6 year period.

The assumed rates of return noted in various sections of this material are used for illustrative purposes only and are not a guarantee of future performance of any asset, including insurance or other financial products.

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 BHC Marketing
 25227 Grogans Mill Rd.
 The Woodlands, TX 77380
 Phone: (800) 201-0224

Narrative Summary

For: Valued Client
 Age: 65, Male, CT
 Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

All Values and Benefits are Guaranteed¹

Premium Received	\$100,000	Single premium assumed to be received on policy effective date.
Total Long-Term Care Benefit Limit	\$429,243	The Total Long-Term Care Benefit Limit provides expense reimbursement for covered long-term care services including adult day care, home health care, personal care services, hospice services, nursing home care services, assisted living, and alternative care services. Benefit payments will begin after the 90-day deductible period has been satisfied. The specific services covered are described in the contract. The Total Long-Term Care Benefit Limit is composed of the following rider(s): Convalescent Care Benefits Rider: \$143,081 Extension of Benefits Rider Benefit Limit: \$286,162
Maximum Monthly Long-Term Care Benefit Limit	\$5,962	Maximum Monthly Benefit is the initial amount available for reimbursement of covered services in any one month.
Minimum Long-Term Care Benefit Duration	6 Years	Based on the rider(s) selected, the policy will provide reimbursement for covered long-term care expenses for a minimum of 6 years. Long-Term Care Benefit Duration is based on the Convalescent Care Benefits Rider (CCBR) duration of 2 years, followed by Extension of Benefits Rider (EOBR) duration of 4 years selected at issue.
Specified Amount of Death Benefit	\$143,081	This amount is set at issue and is used to determine the amount of guaranteed Death Benefit. Long-Term Care reimbursement will reduce the Specified Amount on a dollar-for-dollar basis.
Return of Premium Rider	\$100,000	The Return of Premium Rider (ROPR) has been selected. The Return of Premium Benefit will pay the initial premium of \$100,000 less any indebtedness, withdrawals or benefits paid. There is a one time additional charge for the Return of Premium Rider that is already factored into the premium.
Residual Death Benefit	\$14,308	The Residual Death Benefit is payable to the beneficiary even if the Specified Amount has been exhausted as a result of long-term care expenses and the Insured has reached his/her Total Long-Term Care Benefit Limit. At the time of purchase, this benefit is equal to 10% of the initial Specified Amount. Residual death benefit will be decreased by 10% of any policy loans, unpaid loan interest and withdrawals.

This is an illustration for *MoneyGuard® Reserve* which is a Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by The Lincoln National Life Insurance Company on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) and state variation thereto on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) and state variation thereto on Rider Form LR852 (8/05) and a Return of Premium Rider (ROPR) and state variations thereto on Rider Form LR850 (10/07). Benefits and features may vary by state.

The Long-Term Care benefits are intended for recognition as "Qualified Long-Term Care Insurance" under 7702B of the Internal Revenue Code (IRC). THIS ILLUSTRATION IS TO BE ACCOMPANIED BY AN OUTLINE OF COVERAGE.

⁽¹⁾ Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

THIS IS A LIFE INSURANCE POLICY ILLUSTRATION AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE ILLUSTRATED VALUES SHOWN IN THIS ILLUSTRATION. POLICY LIMITATIONS AND EXCLUSIONS ARE DESCRIBED IN THE OUTLINE OF COVERAGE THAT ACCOMPANIES THIS ILLUSTRATION. GUARANTEES ARE BACKED BY THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

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Presented by: Best Agent
BHC Marketing

Narrative Summary, Continued

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

All Values and Benefits are Guaranteed¹

Long-Term Care Rider Charges	Monthly deductions are for rider charges and the cost of any additional riders. They cover the cost of the Death Benefit and long-term care benefits. The monthly deduction for the CCBR is \$6.01. The monthly deduction for the EOBR is \$72.83. We cannot increase these charges.
Surrender Charges	The initial surrender charge decreases annually, eventually reaching zero at the end of year 20. Surrender charges are not assessed if Surrender Value is equal to the Return of Premium Benefit. The Surrender Value for each year of the policy is shown in the Surrender Value column of the illustration.

(1) Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

Disclosures

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

Tax Status

The MoneyGuard® Reserve 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 taxed as income under IRC Section 104(a)(3). The owner will pay no current income taxes on interest earnings credited to the policy's Cash Value.

Based on our understanding of applicable law, the illustrated policy is a Modified Endowment Contract (MEC) as defined in 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 charges for your Qualified Long Term Care Insurance (QLTC) Rider are assessed against the value of your policy, and the IRS treats these charges as distributions from your policy. As such, these charges (distributions) may be taxable.

Since your policy is a MEC, it is subject to "Last in First Out" (LIFO) tax treatment. As a result, rider charges reduce the policy's cash value and cost basis monthly unless there is a gain in the policy. If there is a gain in the policy, rider charges are treated as distributions from gain and are, therefore, taxable. As such, Lincoln will report these taxable distributions on Form 1099R. If rider charges are taxable, the policy's cost basis is not reduced.

The Pension Protection Act of 2006 (PPA) will change the tax treatment of your MoneyGuard policy effective January 10, 2010. Based on our understanding and analysis of the PPA, we will make the following changes to how we report certain policy events or transactions:

- QLTC Rider charges will continue to be treated as distributions from your policy, but will not be considered taxable distributions (even if your policy is a MEC).
- QLTC 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 will come from any gain in the contract (but will still be excludible from income).

It is important to remember that these rider charges now and in the future impact the policy's cost basis. In the event any other financial transaction is requested, such as a request to exercise the Return of Premium Rider, the cost basis is used in determining if that transaction creates a taxable event. As previously noted, the cost basis is often reduced as a result of these rider charges. The owner should consult his/her personal tax advisor regarding this and other applicable tax matters.

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Presented by: Best Agent
BHC Marketing

Understanding the Illustration

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

Year

Year is the policy year beginning with the effective date of the policy.

Age

Age is the insured's age at the end of the policy year shown.

Premium Outlay

Premium Outlay is the total amount paid into the policy for the year shown.

Cash Value

Cash Value is illustrated at policy year-end and includes the prior policy year-end Cash Value, increased by net premiums received, decreased by net loans, net indebtedness and monthly deductions and increased by interest credited during the policy year. Long-Term Care benefit payments will reduce the Cash Value by the same percentage amount as they reduce the Specified Amount.

Surrender Value

Surrender Value is illustrated at policy year-end and is the greater of Return of Premium Benefit or the prior year-end Cash Value, increased by net premiums received, decreased by policy charges and any surrender charges, increased by interest credited during the policy year.

Death Benefit

Death Benefit is the greater of the Specified Amount on the date of death decreased by any indebtedness and withdrawals or the minimum required Death Benefit decreased by any indebtedness. Under the IRC, the minimum required Death Benefit for a life insurance policy must be equal to or exceed a percentage of the greater of Cash Value or the amount which would be received upon policy surrender. This percentage varies by age.

Total Long-Term Care Benefit

The Total Long-Term Care Benefit Limit is the amount available for reimbursement of costs incurred for covered long-term care expenses. It is equal to the initial Specified Amount, as provided by the Convalescent Care Benefits Rider, plus the benefits provided by the Extension of Benefits Rider.

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

The applicant certifies the following: 1) I have received a copy of this illustration, 2) I have received the Modified Endowment Contract disclosure statement and understand that the proposed plan of insurance would be a Modified Endowment Contract subject to special tax treatment, 3) I have been advised to consult with my own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation and 4) I have received a copy of an Outline of Coverage.

Applicant: _____

Date: _____

The agent certifies the following: 1) I certify that this illustration has been presented to the applicant and that I have made no statements that are inconsistent with the illustration and 2) I certify that I have presented to the applicant an Outline of Coverage.

Licensed Agent/Representative: _____

Date: _____

This illustration is not complete without all pages.

LCN 200807-2018658

11/26/2008 8:56 AM

Presented by: Best Agent
BHC Marketing

Guaranteed Values

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

ALL VALUES SHOWN ARE GUARANTEED⁽¹⁾

Year	Age	Premium Outlay	Surrender Value(2)	Death Benefit(3)	Cash Value	Total LTC Benefit	Maximum Monthly Benefit
1	66	100,000	100,000	203,795	83,833	429,243	5,962
2	67	0	100,000	196,721	85,717	429,243	5,962
3	68	0	100,000	190,180	87,542	429,243	5,962
4	69	0	100,000	184,094	89,314	429,243	5,962
5	70	0	100,000	178,410	91,035	429,243	5,962
6	71	0	100,000	173,086	92,720	429,243	5,962
7	72	0	100,000	168,065	94,386	429,243	5,962
8	73	0	100,000	163,296	96,042	429,243	5,962
9	74	0	100,000	158,744	97,694	429,243	5,962
10	75	0	100,000	154,386	99,273	429,243	5,962
11	76	0	100,000	151,462	100,767	429,243	5,962
12	77	0	100,855	149,668	102,160	429,243	5,962
13	78	0	102,245	147,877	103,432	429,243	5,962
14	79	0	103,495	146,081	104,562	429,243	5,962
15	80	0	104,584	144,281	105,528	429,243	5,962
16	81	0	105,492	143,081	106,310	429,243	5,962
17	82	0	106,202	143,081	106,885	429,243	5,962
18	83	0	106,680	143,081	107,219	429,243	5,962
19	84	0	106,843	143,081	107,223	429,243	5,962
20	85	0	106,562	143,081	106,765	429,243	5,962
21	86	0	105,756	143,081	105,756	429,243	5,962
22	87	0	104,022	143,081	104,022	429,243	5,962
23	88	0	101,326	143,081	101,326	429,243	5,962
24	89	0	100,000	143,081	97,334	429,243	5,962
25	90	0	100,000	143,081	91,655	429,243	5,962
26	91	0	100,000	143,081	83,593	429,243	5,962
27	92	0	100,000	143,081	72,371	429,243	5,962
28	93	0	100,000	143,081	56,671	429,243	5,962
29	94	0	100,000	143,081	34,508	429,243	5,962
30	95	0	100,000	143,081	2,858	429,243	5,962
35	100	0	100,000	143,081	3,478	429,243	5,962
40	105	0	100,000	143,081	4,231	429,243	5,962
45	110	0	100,000	143,081	5,148	429,243	5,962
50	115	0	100,000	143,081	6,263	429,243	5,962
55	120	0	100,000	143,081	7,620	429,243	5,962

(1) Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

(2) Surrender Value is the greater of the Surrender Value as defined in the Understanding the Illustration section or the Return of Premium Benefit, if available.

(3) Under the Internal Revenue Code, the minimum Death Benefit for a life insurance policy must be equal to or exceed a percentage of the greater of Cash Value or the amount which would be received upon policy surrender. This percentage varies by age. The actual factors used to meet this requirement are disclosed in the Minimum Required Death Benefit Percentage Table included in your policy. When the illustrated Death Benefit is greater than the initial Specified Amount, it means we have applied these factors.

Presented by: Best Agent
BHC Marketing

Important Information

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

Life Insurance Cost Indices

LIFE INSURANCE COST INDICES BASED ON GUARANTEED AMOUNT PAYABLE ON DEATH

Based on Guaranteed 4.00% Interest
Rate and Guaranteed Charges

	10 Year	20 Year
Surrender Cost	26.56	27.45
Net Payment	68.80	45.88

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE. THESE INDICES ARE USEFUL ONLY FOR THE COMPARISON OF RELATIVE COSTS OF TWO OR MORE SIMILAR POLICIES. THE PLANNED ANNUAL PREMIUM LESS ANNUAL CHARGES FOR RIDERS IS USED FOR THE BASIC POLICY PREMIUM IN CALCULATING THE INDICES ABOVE.

Presented by: Best Agent
BHC Marketing

Outline of Coverage Table

For: Valued Client
Age: 65, Male, CT
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$143,081

Monthly Rider Charges

Convalescent Care Benefits Rider ("CCBR") \$6.01

CCBR Benefit Limit: **\$143,081**
CCBR Duration: **2 Years**
Maximum Monthly CCBR Benefit: **\$5,962**

Extension of Benefits Rider ("EOBR") \$72.83

EOBR Benefit Limit: **\$286,162**
EOBR Duration: **4 Years**
Maximum Monthly EOBR Benefit: **\$5,962**

Optional Inflation Protection \$0
Option: **None**

=====
Total Annual Rider Charges: \$946.08

33499 (08/05)

New Business Data Sheet -- FOR HOME OFFICE USE ONLY

You must include the New Business Data Sheet when submitting the illustration to the Home Office

The following are all initial values and do not reflect any future changes.

Product	MoneyGuard® Reserve
Name	Valued Client
State	CT
Gender	Male
Age	65
Date of Birth	Not Available
Class	Non-Smoker
Death Benefit Option	Level
MEC	Yes
Face Amount	\$143,081
Planned Premium	\$100,000.00 for 1 year(s)
Payment Mode	Annual
Solve Details	Face Solve

Riders

CCBR: **2 Years**
 Inflation Protection: **None**
 EOBR: **4 Years**
 Inflation Protection: **None**
 Return of Premium: **Yes**

	Total	
Year	Premiums	

1	100,000.00	
2	0	

Software version:
 LFD v2.0
 11/26/2008 8:56 AM
 TP: 11,433.60
 7P: 11,634.02
 LL/WES