

# MoneyGuard® Reserve

## Client Profiles- Maximum LTC Leverage

		<b>FEMALE</b> Nonsmoker LTC benefits per \$100,000 premium* All examples include return of premium rider (ROPR)				<b>MALE</b> Nonsmoker LTC benefits per \$100,000 premium* All examples include return of premium rider (ROPR)			
		<b>Benefit Period</b>	<b>Leverage Ratio</b>	<b>Total LTC Benefit</b>	<b>Monthly LTC Max</b>	<b>Benefit Period</b>	<b>Leverage Ratio</b>	<b>Total LTC Benefit</b>	<b>Monthly LTC Max</b>
<b>Age 50</b>	<b>No Inflation</b>	6 Year	7.7:1	\$ 774,681	\$ 10,759	6 Year	6.7:1	\$ 668,760	\$ 9,288
	<b>Initial Simple Inflation</b>	6 Year	5.9:1**	\$ 588,294**	\$ 8,171**	6 Year	5.2:1**	\$ 519,696**	\$ 7,218**
	<b>Initial Compound Inflation</b>	7 Year	4.7:1**	\$ 467,705**	\$ 5,568**	6 Year	4:1**	\$ 404,952**	\$ 5,624**
<b>Age 55</b>	<b>No Inflation</b>	6 Year	6.7:1	\$ 669,609	\$ 9,300	6 Year	5.7:1	\$ 574,197	\$ 7,975
	<b>Initial Simple Inflation</b>	6 Year	4.7:1**	\$ 469,890**	\$ 6,526**	6 Year	4.2:1**	\$ 415,143**	\$ 5,766**
	<b>Initial Compound Inflation</b>	7 Year	4.2:1**	\$ 415,277**	\$ 4,944**	7 Year	3.6:1**	\$ 362,915**	\$ 4,320**
<b>Age 60</b>	<b>No Inflation</b>	6 Year	5.8:1	\$ 579,891	\$ 8,054	6 Year	5:1	\$ 496,860	\$ 6,901
	<b>Initial Simple Inflation</b>	7 Year	4.1:1**	\$ 412,113**	\$ 4,906**	6 Year	3.6:1**	\$ 361,971**	\$ 5,027**
	<b>Initial Compound Inflation</b>	7 Year	3.7:1**	\$ 368,193**	\$ 4,383**	7 Year	3.2:1**	\$ 320,917**	\$ 3,820**
<b>Age 65</b>	<b>No Inflation</b>	6 Year	5:1	\$ 499,221	\$ 6,934	6 Year	4.3:1	\$ 429,243	\$ 5,962
	<b>Initial Simple Inflation</b>	6 Year	3.4:1**	\$ 342,858**	\$ 4,762**	6 Year	3:1**	\$ 304,299**	\$ 4,226**
	<b>Initial Compound Inflation</b>	7 Year	3.1:1**	\$ 312,081**	\$ 3,715**	7 Year	2.7:1**	\$ 273,357**	\$ 3,254**
<b>Age 70</b>	<b>No Inflation</b>	6 Year	4.1:1	\$ 412,101	\$ 5,724	6 Year	3.6:1	\$ 356,190	\$ 4,947
	<b>Initial Simple Inflation</b>	7 Year	2.9:1**	\$ 293,932**	\$ 3,499**	7 Year	2.6:1**	\$ 109,695**	\$ 3,047**
	<b>Initial Compound Inflation</b>	7 Year	2.6:1**	\$ 264,789**	\$ 3,152**	5 Year	1.8:1**	\$ 184,025**	\$ 3,067**
<b>Age 75</b>	<b>No Inflation</b>	7 Year	3.2:1	\$ 316,351	\$ 3,766	7 Year	2.8:1	\$ 276,484	\$ 3,291
	<b>Initial Simple Inflation</b>	5 Year	1.7:1**	\$ 169,670**	\$ 2,828**	N/A	N/A	N/A	N/A
	<b>Initial Compound Inflation</b>	5 Year	1.7:1**	\$ 168,245**	\$ 2,804**	N/A	N/A	N/A	N/A
<b>Age 80</b>	<b>No Inflation</b>	7 Year	2.7:1	\$ 272,592	\$ 3,245	7 Year	2.4:1	\$ 239,983	\$ 2,857
	<b>Initial Simple Inflation</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	<b>Initial Compound Inflation</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\*Represents what \$100,000 single premium deposit will purchase. Multiples of \$100,000 would purchase proportional benefits listed above. Numbers illustrated above using Single Premium MoneyGuard Reserve. \*\* All numbers shown with inflation are the initial minimum totals and increase each year by the following percentages- Simple Inflation 3% and Compound Inflation 2% CCBR 5% EOBR. The CCBR Inflation Protection is not available in all states.

MoneyGuard® Reserve is a universal life insurance policy with a rider that accelerates the death benefit to pay for covered long-term care (convalescent care in MA) expenses. An extension of benefits rider (EOBR) is available to continue long-term (or convalescent) care benefit payments after the entire death benefit has been paid. The return of premium rider (ROPR) is available at issue (single premium only). An additional cost for these riders will be deducted from the policy account value. Guarantees are backed by the claims-paying of the issuer and are subject to policy terms and conditions. Two-year suicide and contestability provisions apply (one year in some states).

MoneyGuard® Reserve is issued on Policy Form LN850 (8/05), Return of Premium Rider on Form LR850 (8/05), Convalescent Care Benefits Rider on Form LR851 (8/05), and Extension of Benefits Rider on Form LR852 (8/05) by The Lincoln National Life Insurance Company, Fort Wayne, IN. Products and features are subject to state availability.