

# MoneyGuard® Reserve

## Prequalifying Tool

### ➤ Prequalifying Tool

Clients who have not been previously declined for long-term care coverage (by Lincoln or any other carrier) and can answer "NO" to ALL of the following questions are good candidates for *MoneyGuard*. All others should be directed to alternative solutions.

(Note: This form is to be used as a reference for you and does not need to be submitted to Lincoln.)

- |   | NO                       | YES                      |
|---|--------------------------|--------------------------|
| 1 Has your client ever been diagnosed with Alzheimer's disease or dementia, or is he/she taking any medication for memory loss?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Does your client use a cane (any variety), walker, or wheelchair on a regular or intermittent basis? Is your client taking any narcotic drug or prescription pain medication on a regular basis?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 Does your client have emphysema, Chronic Obstructive Pulmonary Disease (COPD), chronic lung disease, or congestive heart failure? Is he/she using oxygen for any reason? Is your client the recipient of an organ transplant? Is he/she on dialysis?                            | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 Has your client been diagnosed with Parkinson's disease, multiple sclerosis, or muscular dystrophy?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 Has your client been diagnosed with rheumatoid arthritis or are they taking methotrexate, prednisone, Enbrel, or Remicade for joint pain? Does your client have osteoporosis that is untreated or with a history of compression fractures or height loss of two inches or more? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 In the past 6 months, has your client had a stroke, Transient Ischemic Attack (TIA), heart attack, heart or carotid artery surgery? Does your client have an implantable defibrillator?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 Is your client currently being treated for cancer or have they had cancer diagnosed within the past three months (other than non-melanoma skin cancer)?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 Is your client currently collecting disability benefits of any kind? Does your client have a temporary or permanent handicap parking placard, plate, or sticker?  | <input type="checkbox"/> | <input type="checkbox"/> |

NOTE: If your client has any surgery scheduled in the next two months, or if he/she has recently been advised to have surgery, you should wait to submit the case until the client is at least three months post-operation, fully recovered, back to 100% full activity, and released from doctors' care.

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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LCN0708-2006885  
 MG-2347-07 POD 8/07  
 Order code: 33720

### Important disclosures. Please read.

*MoneyGuard*<sup>®</sup> Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is included at issue (single premium only). The cost for these riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** This policy has exclusions and/or limitations.

*MoneyGuard* Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN., on Policy Form LN850 (8/05), Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, *MoneyGuard* Reserve is a flexible premium adjustable life (universal life) insurance policy issued by Lincoln Life & Annuity Company of New York, Syracuse, NY on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

**For agent or broker use only. Not to be used with the public.**