

MoneyGuard Fixed Advantage[®]

Lincoln Financial announces pricing improvements

As a leader in the hybrid long-term care marketplace — with over 30 years of expertise in providing long-term care solutions — Lincoln is committed to providing competitively priced solutions to meet clients needs.

Effective January 23, 2023, Lincoln Financial will be implementing pricing decreases to **MoneyGuard Fixed Advantage**, which will improve competitive positioning. There will be no pricing increases as a result of this update.

Pricing update

MoneyGuard Fixed Advantage

- Pricing improvements range from 0% to 14%.
- Average pricing discount of 6%.

Transition period

After a transition period, *MoneyGuard Fixed Advantage*[®] — 01/23/23 will replace currently sold *MoneyGuard Fixed Advantage*[®] — 09/12/22 in all approved states.

How this update impacts your business

- For applications to qualify for the current *MoneyGuard Fixed Advantage*[®] 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, February 24, 2023.
- For pending or issued business on or after January 23, 2023, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard Fixed Advantage*[®] — 01/23/23.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of January 23, 2023, *Lincoln DesignIt*SM and WinFlex will be updated with the new product version. During the transition period both versions can be run.

Standard *MoneyGuard*[®] rules apply during this transition

- Ensure you are appropriately credentialed and licensed prior to soliciting these products. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product in effect on the date when the financial professional 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

Insurance products issued by:
The Lincoln National Life Insurance Company

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 product available 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

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: *MoneyGuard Fixed Advantage®* is a universal life insurance policy issued on policy form ICC19-MG890/19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC22/BTR894. For use in all states except CA and NY.

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