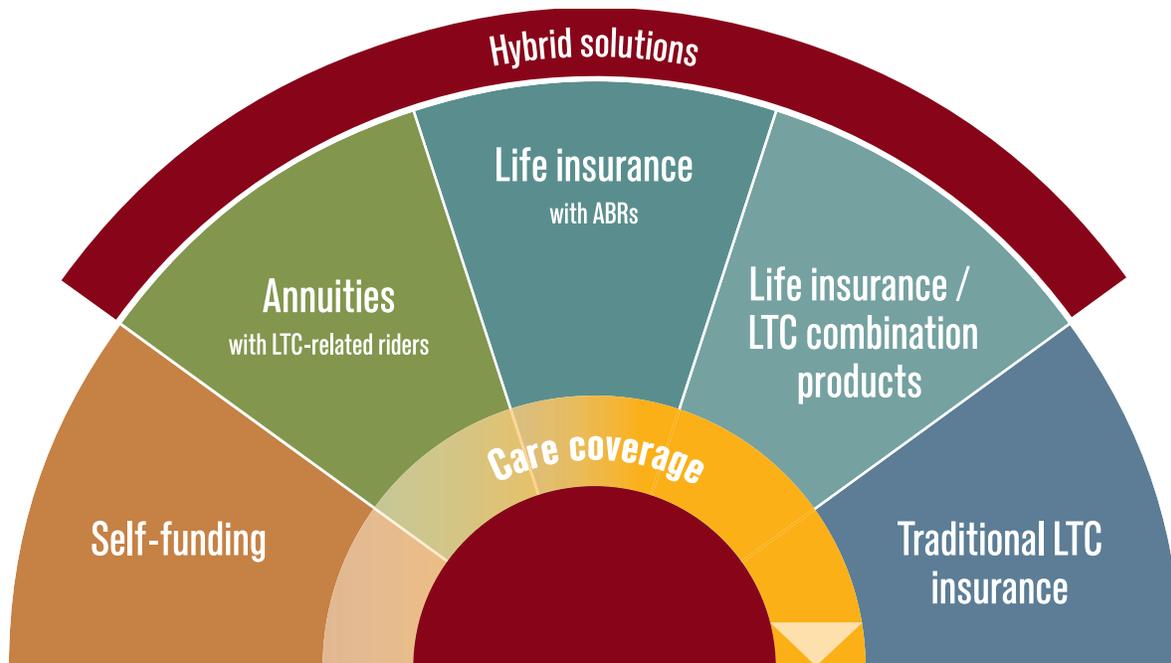


Protecting clients' wealth from long-term care expenses

A guide to the options

Planning for long-term care expenses can be overwhelming for clients—and challenging for advisors. Although clients may not want to envision themselves in a compromised state of health, they do want advisors to explain how to help keep their finances and their families secure, even in the face of a long-term care event.

As you face an increasingly crowded market of long-term care expense planning solutions, Lincoln can help you navigate the choices and simplify the complexity. Our long-term care solutions spectrum shows you the range of options so you can help clients maintain control of their assets—and help them plan for their families' future.



To help determine the right fit for your clients, start the conversation about their planning priorities—how they want to protect and care for their family and their future.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

For agent or broker use only. Not for use with the public.

Match your clients' long-term

Research¹ shows that most clients value three distinct priorities in creating a plan to address long-term care costs:

- Flexibility
- Protecting and growing their portfolio
- Minimizing the impact on their family

Identifying your clients' top priority and primary concern will help you determine the right strategy and solution to plan for their long-term care goals. As a thought leader in the long-term care industry, Lincoln Financial created this guide to help you match your clients' needs with the right option.

¹ "Wealth Protection Research—Long Term Care," Hanover Research for Lincoln Financial Group, July 2014. For a printed copy, call 877-ASK-LINCOLN.

Your client's top priority	Strategy
Protecting wealth from long-term care expenses	Transfer long-term care risk and gain leverage
Protecting wealth from long-term care expenses while keeping the option to repurpose some of the benefit as a legacy	Transfer long-term care risk and gain both leverage and financial options in the face of uncertainty
Leaving a legacy to protect loved ones	Plan a legacy with optional protection against some long-term care expenses
Having enough income to last a lifetime	Guarantee income with flexibility to address some long-term care expenses
Access to money	Liquidate funds from investment portfolio if a long-term care expense arises

FEATURES KEY

Legacy protection: wealth protection

Flexibility: ability to access and move money

Leverage: power of your client's money

LTC Expense coverage: ability to pay for long term care expenses

Care priorities with effective solutions

Options Considerations

Traditional long-term care insurance

Features	Strength
Legacy protection	• •
Flexibility	•
Leverage	• • •
LTC Expense coverage	• • •

- Robust coverage for qualified long-term care expenses
- Full underwriting required
- Premiums not guaranteed
- Least expensive coverage vs. the other options

Life insurance / long-term care combination products

Features	Strength
Legacy protection	• •
Flexibility	• • •
Leverage	• • •
LTC Expense coverage	• • •

- Robust coverage for qualified long-term care expenses
- Flexibility to repurpose benefits or get a refund of premium if care isn't needed. Accelerating benefit will reduce legacy.
- Offers inflation protection options and extension of long term care benefits
- Underwriting process may be streamlined

Life insurance with accelerated benefit rider

Features	Strength
Legacy protection	• • •
Flexibility	• •
Leverage	• •
LTC Expense coverage	• •

- Robust legacy protection
- May allow accelerated benefits to cover qualified long-term care costs
- Accelerating benefit will reduce legacy
- May be indemnity or reimbursement style

Lifetime annuity with LTC-related rider

Features	Strength
Legacy protection	• •
Flexibility	• •
Leverage	• • •
LTC Expense coverage	• • •

- Provides guaranteed lifetime income
- Accelerated access to income to pay for some long-term care expenses
- Accelerating benefit will reduce income options until benefit is exhausted
- Indemnity-style benefit payments

Self-funding

Features	Strength
Legacy protection	•
Flexibility	• • •
Leverage	•
LTC Expense coverage	•

- Self-funding allows maximum ability to use funds for any purpose
- Funds may be impacted by reduced buying power because of inflation
- Liquidating funds may cause tax consequences
- Paying down assets may impact amount of legacy to pass to family

Strength • Low • • Medium • • • High

Put Lincoln Wealth Protection Expertise to work for you.

The value of partnering with Lincoln Financial Group

Lincoln Financial Group is committed to helping Americans plan for retirement, prepare for the unexpected and protect their wealth from five key challenges: taxes, long-term health costs, longevity, inflation, and market risk.

Rely on Lincoln for the knowledge and experience to help you address these challenges. Lincoln Wealth Protection Expertise combines state-of-the-art products, seasoned wholesalers and specialists, and powerful visualization tools to assist you in protecting client wealth and planning financial outcomes.

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

©2015 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1288826-090115

POD 10/15 Z01

Order code: MG-LTHC-BRC001



You're In Charge®

Underwriters Brokerage Service

412-281-0600

800-837-5433

ubs@ubsnet.com

www.ubsnet.com

Important disclosures:

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent advisor as to any tax, accounting or legal statements made herein.

Lincoln life insurance policies and annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

All guarantees and benefits of the annuity and 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.

Annuity policies may involve market risk, including possible loss of principal.

Hybrid policies are universal life policies with optional long-term care benefit riders. Products, riders and features are subject to state availability. Limitations and exclusions may apply.

For agent or broker use only. Not for use with the public.