

# MoneyGuard® Reserve Plus



Presented by: Steve Shorr

1027 W. 11th Street, # 3  
 San Pedro, CA 90731-3558  
 Phone: (310) 519-1335

## Narrative Summary

For:  
 Age/Sex/State: 58, Male, CA  
 Risk Class: Non-Tobacco

Specified Amount of **Death Benefit:** **\$144,642**

### All Values and Benefits are Guaranteed<sup>1</sup>

<b>Premium Total First Year Premium</b>	<b>\$100,000.00</b> <b>\$100,000.00</b>	Single premium assumed to be received on policy effective date.																
<b>Total Long-Term Care Benefit Limit</b>	<b>\$433,926</b>	The Total Long-Term Care Benefit Limit provides expense reimbursement for <b>long-term care expenses including</b> adult day care, home health care, personal care services, hospice services, nursing home care services, and residential care. There is no deductible period and benefits are payable on the first day of care for eligible claims. The specific services covered are described in the contract. The Total Long-Term Care Benefit Limit is composed of the following rider(s):  Comprehensive Long-Term Care Benefits Rider Benefit Limit: \$144,642 Extension of Benefits Rider Benefit Limit: \$289,284																
<b>Maximum Monthly Long-Term Care Benefit Limit</b>	<b>\$6,027</b>	The Maximum Monthly Long-Term Care Benefit Limit is the initial amount available for reimbursement of covered services in any one month.																
<b>Minimum Long-Term Care Benefit Duration</b>	<b>6 Years</b>	Based on the rider(s) selected, the policy will provide reimbursement for long-term care expenses for a minimum of 6 years. Long-Term Care Benefit Duration is based on the Comprehensive Long-Term Care Benefits Rider (CCBR) duration of 2 years, followed by the Extension of Benefits Rider (EOBR) duration of 4 years selected at issue.																
<b>Specified Amount of Death Benefit</b>	<b>\$144,642</b>	The Specified Amount of Death Benefit is set at issue and is used to determine the amount of guaranteed Death Benefit. Long-Term Care reimbursement will reduce the Specified Amount of Death Benefit on a dollar-for-dollar basis.																
<b>Enhanced Surrender Value</b>	<b>\$100,000</b>	The Enhanced Surrender Value (ESV) ensures the amount payable upon surrender will not be less than the sum of premiums paid (once all premiums are paid) beginning in the 6th policy year. In years one through five, the surrender value is determined based on the ESV durational percentage as shown in the table below. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Duration Month</th> <th>ESV Percentage</th> </tr> </thead> <tbody> <tr><td>0-6</td><td>100%</td></tr> <tr><td>7-12</td><td>90%</td></tr> <tr><td>13-24</td><td>92%</td></tr> <tr><td>25-36</td><td>94%</td></tr> <tr><td>37-48</td><td>96%</td></tr> <tr><td>49-60</td><td>98%</td></tr> <tr><td>61+</td><td>100%</td></tr> </tbody> </table>	Duration Month	ESV Percentage	0-6	100%	7-12	90%	13-24	92%	25-36	94%	37-48	96%	49-60	98%	61+	100%
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25-36	94%																	
37-48	96%																	
49-60	98%																	
61+	100%																	

This is a Projection of Values for MoneyGuard® Reserve Plus which is a Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by The Lincoln National Life Insurance Company on Policy Form LN870 with a Comprehensive Long-Term Care Benefits Rider (CCBR) on Rider Form LR870, an Extension of Benefits Rider (EOBR) on Rider Form LR871 and an Enhanced Surrender Value Endorsement on Endorsement Form B10504F.

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

<sup>1</sup> 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.

**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.**

**MoneyGuard® Reserve Plus**

Presented by: Steve Shorr

**Narrative Summary, Continued**

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

**All Values and Benefits are Guaranteed<sup>1</sup>**

<b>Residual Death Benefit</b>	<b>\$14,464</b>	Regardless of how much of your Specified Amount you use to pay for long-term care expenses, your beneficiary will receive an amount no less than the Residual Death Benefit. At issue, this benefit is equal to 10% of your initial Specified Amount of Death Benefit. After issue, this benefit will be reduced for loans, loan interest, or withdrawals, and increased for loan or loan interest repayments.
<b>Optional Inflation Protection</b>	Not Elected	
<b>Nonforfeiture Benefit Rider</b>	Not Elected	
<b>Long-Term Care Rider Charges</b>	The monthly deduction for the CCBP is \$15.48. The monthly deduction for the EOBR is \$66.97. We cannot increase these charges.	
<b>Surrender Charges</b>	The initial surrender charge decreases, eventually reaching zero at the end of year 10. Surrender charges are only assessed if the cash surrender value is greater than the Enhanced Surrender Value (ESV). The Surrender Value for each year of the policy is shown in the Surrender Value column of the Guaranteed Values page.	

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

<sup>1</sup> 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.

## MoneyGuard® Reserve Plus

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### Disclosures

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

#### Tax Status

The MoneyGuard® Reserve Plus 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 projected 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 Pension Protection Act of 2006 (PPA) has changed the tax treatment of your MoneyGuard policy effective January 1, 2010. Based on our understanding and analysis of the PPA:

- Qualified Long-Term Care Rider charges will continue to be treated as distributions from your policy, but Lincoln will not report the distributions as taxable (even if your policy is a MEC).
- Qualified Long-Term Care 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 for Qualified Long-Term Care Rider charges will come from any gain in the contract (but will still not be reported as taxable distributions). You will receive a 1099R form for the charges, but the charges are not reported as taxable.

Please note that the state income tax laws in certain states do not conform to the federal income tax treatment of the Qualified Long-Term Care Rider charges described above. In such states, the charges may be treated as taxable distributions from the policy for state income tax purposes. However, the federal income tax treatment described above will continue to apply to such charges.

**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 Enhanced Surrender Value Endorsement, the cost basis is used in determining if that transaction creates a taxable event. As previously noted, the cost basis is reduced as a result of these rider charges. The owner should consult his/her personal tax advisor regarding this and other applicable tax matters.**

**IRS Circular 230 Disclosure:** This material was prepared to support the promotion and marketing of insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult with your own independent advisor as to any tax, accounting or legal statements made herein.

#### Enhanced Surrender Value Disclosure

The Enhanced Surrender Value is subject to a durational percentage that is applied to the sum of planned premiums in years one through five. The Enhanced Surrender Value Percentage is 100% for the first six months of the policy and in years six and beyond. The Enhanced Surrender Value does not apply until all planned premiums have been paid. In policy years 1-5, the grading percentage is reflected in the Surrender Value Column of the Guaranteed Ledger.

# MoneyGuard® Reserve Plus

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## Understanding Your Projection of Values

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

### 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.

### Enhanced Surrender Value (ESV)

The ESV is equal to the sum of the Premium Outlay shown as part of the Projection of Values multiplied by the ESV Durational Percentage.

### Cash Value

The Cash Value is displayed 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

The Surrender Value is displayed at policy year-end and is the greater of Enhanced Surrender Value 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

The Death Benefit is the greater of the initial Specified Amount of Death Benefit on the date of death decreased by any indebtedness and withdrawals or the Minimum Required Death Benefit decreased by any indebtedness and Long-Term Care benefits paid. 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 Gross Cash Value or the amount which would be received upon policy surrender. This percentage varies by age.

### Total Long-Term Care Benefit Limit

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

**This Projection of Values 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 Projection of Values, 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 advisor regarding the tax effects of the projected policy, its valuation, as well as the potential tax impact on surrender under the Enhanced Surrender Value Endorsement and 4) I have received a copy of an Outline of Coverage.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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

**Licensed Agent/Representative:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*This Projection of Values is not complete without all pages.*  
LCN 201104-2053805

The Lincoln National Life Insurance Company  
Ft. Wayne, IN

# MoneyGuard® Reserve Plus

Presented by: Steve Shorr



## Guaranteed Values

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

**ALL VALUES SHOWN ARE GUARANTEED<sup>(1)</sup>**

Year	Age	Premium Outlay	Surrender Value(2)	Death Benefit(3)	Cash Value	Total LTC Benefit(4)	Maximum Monthly Benefit(5)
1	59	100,000	90,998	238,598	96,164	433,926	6,027
2	60	0	92,113	232,867	97,279	433,926	6,027
3	61	0	94,000	227,349	98,339	433,926	6,027
4	62	0	96,000	222,023	99,351	433,926	6,027
5	63	0	98,000	216,846	100,305	433,926	6,027
6	64	0	100,000	212,666	101,602	433,926	6,027
7	65	0	100,292	208,592	102,832	433,926	6,027
8	66	0	102,055	204,653	104,005	433,926	6,027
9	67	0	103,809	200,857	105,140	433,926	6,027
10	68	0	105,515	197,091	106,198	433,926	6,027
11	69	0	107,516	194,028	107,516	433,926	6,027
12	70	0	108,717	190,989	108,717	433,926	6,027
13	71	0	109,809	188,028	109,809	433,926	6,027
14	72	0	110,808	185,160	110,808	433,926	6,027
15	73	0	111,714	182,348	111,714	433,926	6,027
16	74	0	112,739	179,931	112,739	433,926	6,027
17	75	0	113,699	177,555	113,699	433,926	6,027
18	76	0	114,643	175,300	114,643	433,926	6,027
19	77	0	115,548	173,043	115,548	433,926	6,027
20	78	0	116,380	170,773	116,380	433,926	6,027
21	79	0	117,427	168,953	117,427	433,926	6,027
22	80	0	118,396	167,138	118,396	433,926	6,027
23	81	0	119,274	165,330	119,274	433,926	6,027
24	82	0	120,058	163,535	120,058	433,926	6,027
25	83	0	120,773	161,796	120,773	433,926	6,027
26	84	0	121,441	160,100	121,441	433,926	6,027
27	85	0	122,132	158,511	122,132	433,926	6,027
28	86	0	122,869	156,959	122,869	433,926	6,027
29	87	0	123,683	155,448	123,683	433,926	6,027
30	88	0	124,611	153,984	124,611	433,926	6,027

(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 on the Understanding Your Projection of Values page or the Enhanced Surrender Value, 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 Gross 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 projected Death Benefit is greater than the initial Specified Amount of Death Benefit, it means we have applied these factors.

(4) The values shown in the Total LTC Benefit column assumes the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option selected.

(5) The monthly benefit noted in each year is the amount available for the first 12 months of care. The monthly maximum available for subsequent years will increase on each policy anniversary as a result of the inflation option selected and is reflected in the Total LTC Benefit column.

**This Projection of Values is not complete without all pages.**  
LCN 201104-2053805

**The Lincoln National Life Insurance Company**  
Ft. Wayne, IN

# MoneyGuard® Reserve Plus

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## Guaranteed Values

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

**ALL VALUES SHOWN ARE GUARANTEED<sup>(1)</sup>**

Year	Age	Premium Outlay	Surrender Value(2)	Death Benefit(3)	Cash Value	Total LTC Benefit(4)	Maximum Monthly Benefit(5)
31	89	0	125,700	152,569	125,700	433,926	6,027
32	90	0	127,006	151,208	127,006	433,926	6,027
33	91	0	128,600	149,908	128,600	433,926	6,027
34	92	0	130,565	148,668	130,565	433,926	6,027
35	93	0	132,991	147,482	132,991	433,926	6,027
36	94	0	135,933	146,292	135,933	433,926	6,027
37	95	0	139,417	144,994	139,417	433,926	6,027
42	100	0	169,623	169,623	169,623	433,926	6,027
47	105	0	206,372	206,372	206,372	433,926	6,027
52	110	0	251,083	251,083	251,083	433,926	6,027
57	115	0	305,481	305,481	305,481	433,926	6,027
62	120	0	371,664	371,664	371,664	433,926	6,027

(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 on the Understanding Your Projection of Values page or the Enhanced Surrender Value, 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 Gross 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 projected Death Benefit is greater than the initial Specified Amount of Death Benefit, it means we have applied these factors.

(4) The values shown in the Total LTC Benefit column assumes the monthly maximum is used for the entire duration selected and the long-term care value will continue to increase on each policy anniversary as a result of the inflation option selected.

(5) The monthly benefit noted in each year is the amount available for the first 12 months of care. The monthly maximum available for subsequent years will increase on each policy anniversary as a result of the inflation option selected and is reflected in the Total LTC Benefit column.

# MoneyGuard® Reserve Plus

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## Important Information

For:  
Age/Sex/State: 58 / Male / CA  
Risk Class: Non-Tobacco

Specified Amount of Death Benefit: \$144,642

### 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	19.93	20.97
Net Payment	56.58	37.35

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.

## New Business Data Sheet

You must include the New Business Data Sheet when submitting the Projection of Values to the Home Office

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

Product Name	MoneyGuard® Reserve Plus
State	CA
Gender	Male
Age	58
Class	Non-Tobacco
Death Benefit Option	Level
MEC	Yes
Face Amount	\$144,642
Planned Premium	\$100,000.00
Payment Mode	Annual
Lump Sum Deposit	\$0
Age 95 Solve Percent	0.96387
Solve Details	Face Solve

### Riders

CCBR: **2 Years**  
 Inflation Protection: **None**  
 EOBR: **4 Years**  
 Inflation Protection: **None**  
 Enhanced Surrender Value Endorsement: G  
 Enhanced Surrender Value Threshold: **\$100,000.00**  
 NFO Rider: **No**

Year	Total Premiums
------	----------------

1	100,000.00
2	0

Software version:  
 LFD-D v25.0 C  
 6/20/2014 10:49 AM  
 TP: 10,015.01  
 7P: 9,574.33



## OUTLINE OF COVERAGE TABLE

<b>Comprehensive Long-Term Care Benefits Rider ("CCBR")</b> CCBR Benefit Limit: \$144,642 CCBR Duration: 2 Years Maximum Monthly CCBR Benefit: \$6,027	Monthly Rider Charge: \$15.48
<b>Extension of Benefits Rider ("EOBR")</b> EOBR Benefit Limit: \$289,284 EOBR Duration: 4 Years Maximum Monthly EOBR Benefit: \$6,027	Monthly Rider Charge: \$66.97
<b>Optional Inflation Protection</b>  Option: None	CCBR Monthly Inflation Charge: \$0 EOBR Monthly Inflation Charge: \$0
<b>Nonforfeiture Benefit Rider</b>	Monthly Rider Charge: \$0
<b>Additional Benefits - Lifetime Benefit Limit</b> Home Modifications: \$1,004 Durable Medical Equipment: \$1,004 Emergency Medical Alert System or Devices: \$1,004	No Additional Cost

**TOTAL ANNUAL RIDER CHARGES: \$989.40**

## ***Long-Term Care Insurance Personal Worksheet***

The Lincoln National Life Insurance Company  
Service Office:  
One Granite Place  
P.O. Box 515  
Concord, NH 03302-0515

People buy long-term care insurance for many reasons. Some don't want to use their own assets to pay for long-term care. Some buy insurance to make sure they can choose the type of care they get. Others don't want their family to have to pay for care or don't want to go on Medicaid. But long-term care insurance may be expensive, and may not be right for everyone. By state law, the insurance company must ask you to fill out this worksheet to help you and the company decide if you should buy this policy.

### **Premium Information:**

Policy and Rider Form Numbers: LN870 - Flexible Premium Adjustable Life  
Insurance Policy  
LR870 - Comprehensive Long-Term Care Benefits Rider  
LR871 - Extension of Benefits Rider

The premium for this policy is: (check one)

A one-time Single Premium of \$100,000.00; or

A Flexible Premium: Initial premium of \$\_\_\_\_\_ then \$\_\_\_\_\_ per year

A rate guide is available that compares the policies sold by different insurers, the benefits provided in those policies, and sample premiums. The rate guide also provides a history of the rate increases, if any, for the policies issued by different insurers in each state in which they do business, since January 1, 1990. You can obtain a copy of this rate guide by calling the Department of Insurance's consumer toll-free telephone number (1-800-927-HELP), by calling the Health Insurance Counseling and Advocacy Program (HICAP) toll-free telephone number (1-800-434-0222), or by accessing the Department of Insurance's Internet web site ([www.insurance.ca.gov](http://www.insurance.ca.gov)).

### **Type of Rider**

Non-cancelable

### **The Company's Right to Increase Extension of Benefits Rider Charge:**

The Company cannot raise the rates for the Extension of Benefits Rider.

**Rate Increase History:**

Lincoln has sold long-term care insurance since 1992 and has sold linked benefit policies combining long-term care insurance riders with life insurance policies or annuity contracts since 1992. Lincoln has not raised its long-term care insurance rider rates for this linked benefit policy form or similar policy forms it has sold in this state or in any other state in the last 10 years.

**Questions Related to Your Income**

How will you pay for this policy?

- Income  Savings and/or Investments  Family Member  Other \_\_\_\_\_

What is your annual income?

- Under \$10,000  10-\$20,000  \$20-\$30,000  \$30-\$50,000  Over \$50,000

How do you expect your income to change over the next 10 years?

- No change  Increase  Decrease

*If you will be paying the premium with money received only from your own income, for annual premium policies a rule of thumb is that you may not be able to afford this policy if the premium is more than 7% of your income.*

Will you buy inflation protection?

- Yes  No

If not, have you considered how you will pay for the difference between future costs and your daily benefit amount?

- Income  Savings and/or Investments  Family Member  Other \_\_\_\_\_

*In 2007, the national average annual cost of care (semi-private room in a nursing home) was \$66,065. In ten years, the national average annual cost will be approximately \$107,685.95 if costs increase 5% annually.*

*(Source: [www.longtermcare.gov](http://www.longtermcare.gov) - U.S. Department of Health and Human Services National Clearinghouse for Long-Term Care Information, March 2008)*

What elimination period are you considering?

Number of days N/A Approximate cost \$ N/A for that period of care

How are you planning to pay for your care during the elimination period?

- Income  Savings and/or Investments  Family Member  Not applicable

**Questions Related to Your Savings and Investments**

Not counting your home, automobiles and personal property, what is the approximate value of all of your assets (savings and investments)?

- Under \$50,000  \$50-\$100,000  \$100-\$150,000  Over \$150,000

How do you expect your assets to change over the next 10 years?

- No change  Increase  Decrease

*If you are buying this policy to protect your assets and your assets are less than \$50,000, you may wish to consider other options for financing your long-term care.*

**Disclosure Statement**

*In order for us to complete the processing of your application, please check one of the boxes below, sign, and return form to The Lincoln National Life Insurance Company along with the application. The Company may contact you to verify your answers.*

- The answers to the questions above describe my financial situation.
- I choose not to complete this information.

I acknowledge that the carrier and/or its agent (below) has reviewed this form with me including the monthly rider charges, long-term care rider charge increase history and potential for long-term care rider charge increases in the future. I understand the above disclosures.

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*Signature of Applicant*

*Date*

**Agent's Statement**

I have explained to the Applicant the importance of completing this information.

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*Signature of Agent*

*Date*

Agent's Printed Name:

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If applicable, please check box and sign below.

- My agent has advised me that this policy does not seem to be suitable for me. However, I still want the Company to consider my application.

---

*Signature of Applicant*

*Date*