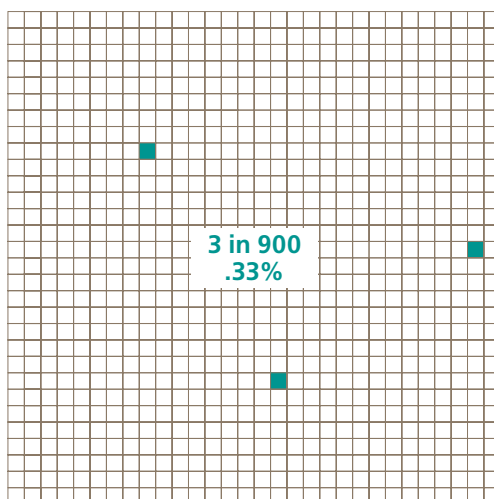


# Your clients are insured, right?

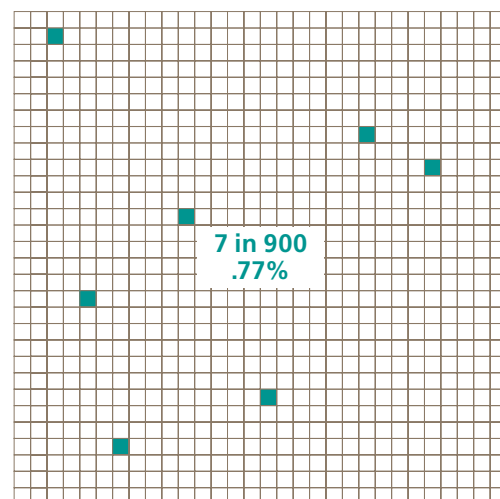
Your clients routinely insure against potential adverse events. Yet their chance of requiring some type of long-term care is much greater.

## Tell them about the risks:

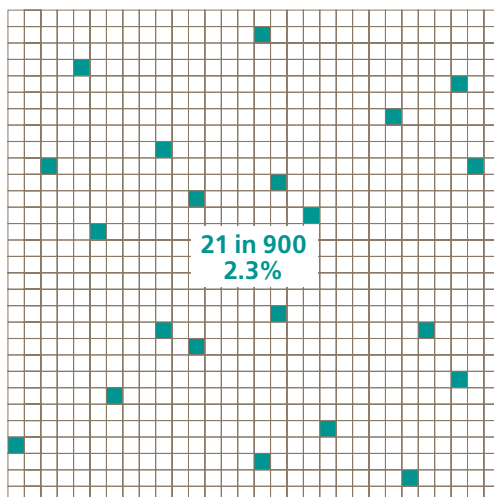
### Odds of having a car accident<sup>1,2</sup>



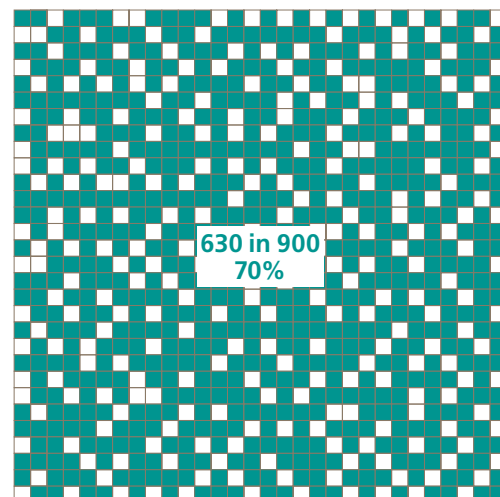
### Odds of having a residential fire<sup>3,4</sup>



### Odds of being admitted to a critical care unit<sup>4,5</sup>



### Odds of needing long-term care<sup>6</sup>



Odds are calculated using statistics from public sources that are deemed to be reliable.

<sup>1</sup> Fatality Analysis Reporting System, [www.fars.nhtsa.dot.gov](http://www.fars.nhtsa.dot.gov), October 13, 2008.

<sup>2</sup> National Transportation Statistics, Bureau of Transportation Statistics, [www.bts.gov](http://www.bts.gov), October 13, 2008.

<sup>3</sup> U.S. Fire Administration, [www.usfa.dhs.gov](http://www.usfa.dhs.gov), October 13, 2008.

<sup>4</sup> U.S. Census Bureau, [www.census.gov](http://www.census.gov), October 13, 2008.

<sup>5</sup> National Center for Health Statistics, Centers for Disease Control, [www.cdc.gov/nchs](http://www.cdc.gov/nchs), October 13, 2008.

<sup>6</sup> DHHS, 2008. Statistics taken from [www.longtermcare.gov](http://www.longtermcare.gov). Administration on Aging: 202 619-0724.

## Your clients are insured, right?

### Why would someone ignore the greatest risk of all?

Help your clients protect themselves against the risks of long-term care expenses—the same way they already protect themselves against other risks.

➤ Tell your clients the Lincoln *MoneyGuard*® Reserve story.

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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Two separate companies issue universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, New York. For all other states, policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, Indiana. These companies are separately responsible for satisfying their own financial and contractual obligations.

Lincoln *MoneyGuard*® 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 cost of riders will be deducted from the policy account value. **All guarantees and benefits of the insurance policy are backed by 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.** The insurance policy and riders have limitations, exclusions, and/or reductions.

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

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05) and an Extension of Benefits Rider on Rider Form LR852 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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