

Lincoln MoneyGuard® Solutions

eApplication submission process

As a leader in the market, Lincoln has a long-standing commitment of helping protect client wealth from the risk of long-term care expenses, while improving the overall financial professional and client experiences. To offer you greater control of your Lincoln MoneyGuard solutions experience — while continuing to reduce overall turnaround times — the Lincoln MoneyGuard application Part I will be accessible on the iPipeline iGO® platform or through your Lincoln producer website. This process will provide an added convenience and enable a more streamlined, customized experience.

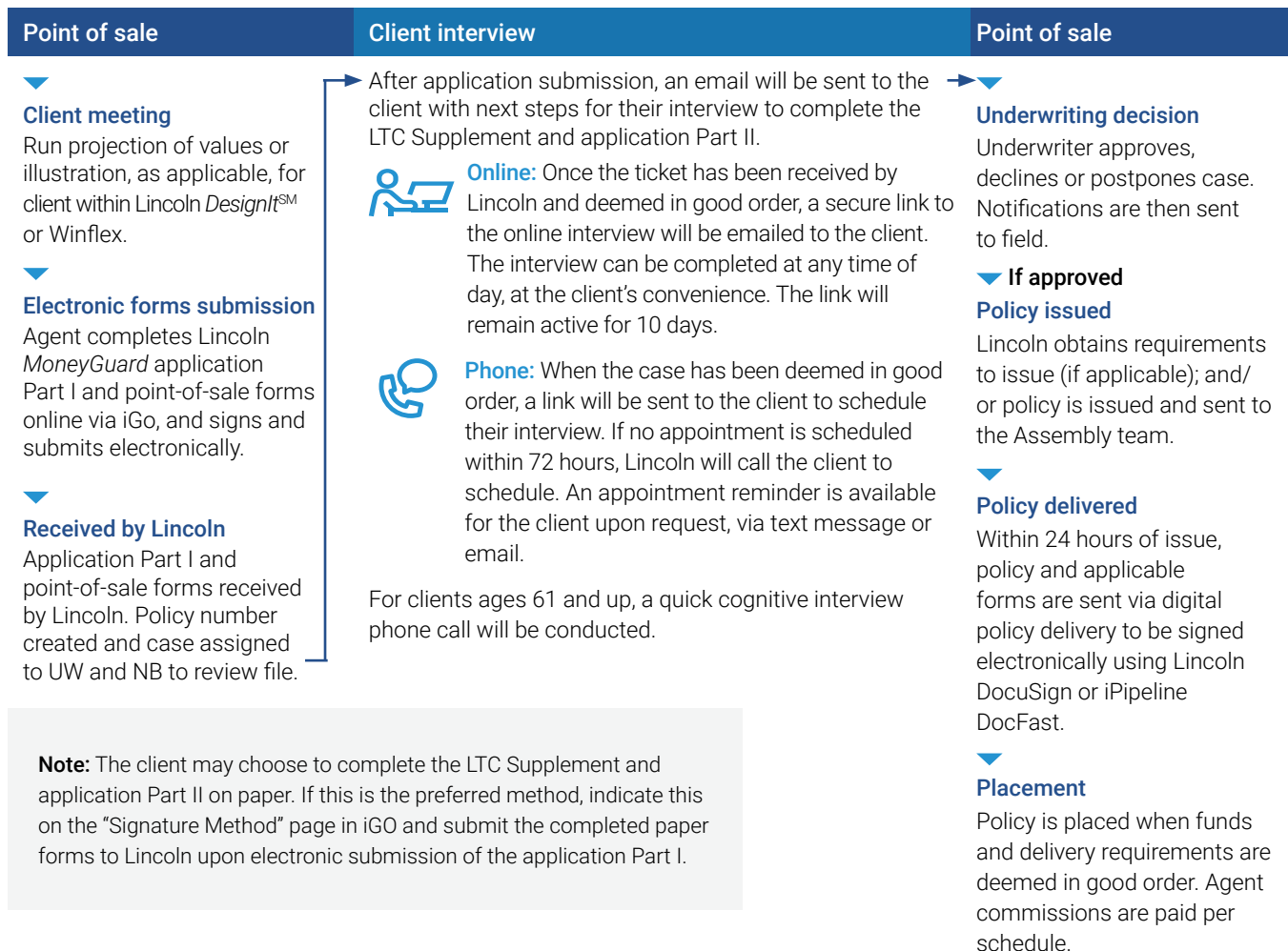
What you need to know

The Lincoln MoneyGuard application Part I and point-of-sale forms will be available for electronic submission directly from iGO or through your Lincoln producer website at no cost. (Not currently available in CA.)

The LTC Supplement and application Part II can be completed online, through a phone interview or on paper, based on client preference.

Electronic policy delivery is available through Lincoln's DocuSign® or iPipeline's DocFast® platform — policy and applicable forms are sent for electronic signatures within 24 hours of policy issue.

Lincoln MoneyGuard electronic application process workflow





Contact your Lincoln MoneyGuard® representative to learn more.

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|---------------------------------------------------|
| 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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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.

MoneyGuard Market Advantage® is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895

Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions apply.

MoneyGuard Fixed Advantage® is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations 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 ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Not available for Lincoln MoneyGuard® II.

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