

For: Valued Client
Age: 60
Underwriting Class: Male, Couples Discount
Minimum LTC Duration: 4 Years



Lincoln MoneyGuard® II provides expense reimbursement for Qualified Long-Term Care expenses including:

- Adult day care
- Home health care
- Hospice services
- Nursing home care services
- Assisted living
- Alternative care services

Single Premium Amount	\$109,228	This projection of values assumes premiums are paid as shown. The premium amount is received on the policy effective date.
Long-Term Care Benefit Limits:		
Initial Monthly	\$5,100	These are the initial amounts available for expense reimbursement for Qualified Long-Term Care Services, subject to rider terms and conditions.
Initial Annual	\$61,200	
Initial Total	\$263,780	
Inflation Option	5% Compound	The inflation option will automatically increase the monthly rider(s) amounts by 5% annually. Increased benefit amounts are shown in the LTC Benefit column on page 4 herein.
Minimum Long-Term Care Benefit Duration	4 years	Reimbursements for Qualified Long-Term Care Services, are available, based on the selected rider(s): Long-Term Care Acceleration of Benefits Rider (LABR): 2 years Long-Term Care Extension of Benefits Rider (LEBR): 2 years
Deductible Period	None	There is no deductible period. Benefits are payable on the first day of care for eligible claims.
Initial Specified Amount	\$122,400	The Specified Amount is set at issue. Long-Term Care reimbursements, excluding the benefits received due to inflation, reduce the Specified Amount on a dollar-for-dollar basis.
Initial Residual Death Benefit	\$6,120	The minimum death benefit if Long-Term Care reimbursements have reduced the Specified Amount.
Return of Premium	\$87,382	If the policy is surrendered prior to total planned premiums being paid, the surrender value to be paid is the cash value minus any applicable surrender charge. Once total planned premiums are paid, the Return of Premium Benefit is available.
LTC Acceleration of Benefits Rider Charge *	\$419.71/mth	LABR Base charge is \$20.81 per month for 10 years. LABR Inflation charge is \$398.90 per month for 10 years.
LTC Extension of Benefits Rider Charge *	\$218.60/mth	LEBR Base charge is \$65.36 per month for 10 years. LEBR Inflation charge is \$153.24 per month for 10 years.
		* These are not additional premiums; the LTC Rider Charges are deducted from the Gross Cash Value.