

Couples Discount Expanded to All of Lincoln MoneyGuard Market Advantage®

Special Underwriting Program Lowers Rates and Increases Value Through Dec. 31, 2021

Lincoln is excited to announce that effective Oct. 11, 2021, all eligible standard Lincoln MoneyGuard Market Advantage® cases will now receive the Couples Discount underwriting class, regardless of status, until Dec. 31, 2021. This enhanced underwriting program improves pricing up to 10% and increases value, supporting our commitment to helping our partners grow their business and reach new customers.

What You Need to Know

Lincoln MoneyGuard Market Advantage® cases received starting Oct. 11, 2021 and placed by Dec. 31, 2021 will be eligible for the Couples Discount.

Product eligibility	<ul style="list-style-type: none"> Lincoln MoneyGuard Market Advantage®
Case submission guidelines & eligibility	<ul style="list-style-type: none"> New policy submissions must include an illustration with the Couples Discount selected. Cases in a pending status as of Oct. 11, 2021 are eligible. In order to qualify and apply for this program, a revised illustration with the Couples Discount selected will need to be submitted. Cases placed inforce prior to Oct. 11, 2021, are not eligible. MoneyGuard® iGO eApp and traditional application submissions are eligible. In order to receive the enhanced underwriting Couples Discount, cases must be placed inforce, or 1035 exchange initiated, by Dec. 31, 2021.
Transition guidelines	<ul style="list-style-type: none"> In order to qualify for the Couples Discount enhancement, all cases eligible for the Couples Discount must be placed inforce, or 1035 exchange initiated, by end-of-day Dec. 31, 2021. For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted. Ensure that you are appropriately licensed and credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork. Once an application is submitted, the Personal History Interview (PHI) must be completed within 60 days of submission. In addition, the case must be placed within 90 days of the PHI as long as the 90 days don't go past Dec. 31, 2021. If these conditions are not met, the case will be closed out. If a case is reopened, a new Part 1 must be submitted, and the case will be subject to the product available and marital status at that time.
Exclusions	<p>Not eligible for the expanded Couples Discount program:</p> <ul style="list-style-type: none"> State of Washington Lincoln MoneyGuard® III (2021) Lincoln MoneyGuard® II 2020 in California Lincoln MoneyGuard® II NY in New York

Please contact your dedicated Lincoln MoneyGuard team with any additional questions.

Important Disclosures, please read.

Variable products are sold by prospectus. Consider the investment objectives, risks, charges, and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. Please review the prospectus available online for additional information. Read it carefully before investing. Only Registered Representatives can sell variable products.

Lincoln *MoneyGuard Market Advantage*[®] is a variable universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR). The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard Market Advantage*[®] is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on policy form 20-MGV892/ICC20-MGV892 and state variations with a Long-Term Care Benefits Rider (LTCBR) on Rider Form LTCBR-892/ ICC20LTCBR-892 (required), including a Policy Amendment on form AMD-7096/ICC21AMD-7096 (required), with a Value Protection Rider (VPR) on Form VPR-892/ICC20VPR-892 (required) and Living Well Endorsement on Form END-7058/ICC18END-7058. Distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

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Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

Products, riders and features are subject to state availability. Limitations and exclusions may apply. Not for use in New York.

A prospectus is available upon request by calling 800-444-2363 or go to the Performance & Prospectus Center.

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