

# Coming soon – Pricing improvements for Lincoln MoneyGuard Fixed Advantage®

Effective January 22, 2024

---

Effective January 22, 2024, Lincoln is implementing pricing decreases to Lincoln *MoneyGuard Fixed Advantage*, which improve competitive positioning. There are no pricing increases as a result of this update. *MoneyGuard Fixed Advantage*, a universal life insurance policy with a rider that reimburses for qualified long-term care expense, is designed to meet clients' evolving care needs.

Following a transition period, Lincoln *MoneyGuard Fixed Advantage*® – 01/22/24 will replace currently sold Lincoln *MoneyGuard Fixed Advantage*® - 09/11/23.

## Pricing Improvements

- **Pricing improvements for Issue Ages 40-70**
  - Pricing improvements range from 0-22%, with an average discount of 15% where pricing changes occurred
  - No changes for Issue Ages 70 and above as well as No Inflation and 3-year duration benefit designs
- No pricing increases as part of product update

## Availability and Transition Guidelines

Pending firm approval, applications for Lincoln *MoneyGuard Fixed Advantage*® – 01/22/24 are being accepted beginning January 22, 2024.

- For applications to qualify for Lincoln *MoneyGuard Fixed Advantage*® - 09/11/23 pricing, a projection of values and the completed Part 1 must be signed, dated, and received in-good-order by Lincoln's home office by Friday, February 23, 2024.
- For pending or issued business on or after January 22, 2024, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard Fixed Advantage*® – 01/22/24.
- For placed business, normal internal replacement guidelines apply. Rewrites will not be accepted.
- As of January 22, 2024, *Lincoln DesignIt*™ and *WinFlex* will be updated with the new product version. During the transition period both versions can be run.
- Ensure that you are appropriately credentialed. Clients of financial professionals who are not properly credentialed to solicit business when the paperwork is submitted will be subject to the product version in effect on the date when the financial professional becomes properly credentialed and resubmits the paperwork.
- Remember that 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. 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 version available at that time.

## Illustration Capabilities

Lincoln's DesignIt<sup>SM</sup> (v63.0C) and WinFlex illustration systems will be updated with this change effective January 22, 2024. If you have an active internet connection, the software will automatically update to include these updates on January 22, 2024.

## Reference and Marketing Materials

All impacted materials will be updated and made available for viewing on the various Lincoln websites and for order from the Lincoln Literature Fulfillment Center.

**Lincoln MoneyGuard Fixed Advantage**  
**Product Reference Guide**

**State Availability**  
Available in all states that approved  
Lincoln MoneyGuard Fixed Advantage – 01/22/24

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

©2024 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

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.

LCN-6176593-122123



Lincoln MoneyGuard Fixed Advantage<sup>®</sup> universal life is issued on policy form 19-MG890/ICC19-MG890 and state variations with a Long-Term Care Benefits Rider (LTCBR) on Rider Form LTCBR890/ ICC19LTCBR-890 with a Value Protection Endorsement (VPE) on Form END-10534/ICC19END10534, Terminal Illness Acceleration of Death Benefit Rider (TIR): TIR-891, ICC19TIR-891 (required) and Benefit Transfer Rider (BTR): BTR-894, ICC21BTR-894 (required) by The Lincoln National Life Insurance Company, Fort Wayne, IN, and are distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Product and features subject to state availability. Guarantees are subject to the claims-paying ability of The Lincoln National Life Insurance Company. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust.

Products and features, including benefits, terms, and definitions, may vary by state.

**For Financial Professional Use Only. Not for Use with the General Public.**