



# Coming Soon – Lincoln MoneyGuard Fixed Advantage® (2025)

Available April 14, 2025

Effective April 14, 2025, and pending state approval, Lincoln Financial Group will implement structural and pricing changes to Lincoln MoneyGuard Fixed Advantage® with the launch of Lincoln MoneyGuard Fixed Advantage® (2025).

Lincoln MoneyGuard Fixed Advantage (2025) is universal life insurance which provides a death benefit and long-term care coverage through a rider. The launch of MoneyGuard Fixed Advantage (2025) introduces the flexibility for a Point of Claim Choice option for receiving LTC benefits through Reimbursement or Indemnity and incorporates a split premium design to separate Life and LTC premiums to allow for potential tax deductibility.

Following a transition period, MoneyGuard Fixed Advantage® (2025) will replace currently sold MoneyGuard Fixed Advantage®– 01/22/24 in all approved states.

## Summary of Key Updates

<b>NEW</b> Point of Claim payment option	Clients choose to receive LTC benefit payments through <b>Reimbursement</b> (receipts required; direct billing and direct deposit available) or <b>Indemnity</b> (monthly payments; no bills or receipts required) at time of first claim.
<b>NEW</b> Life and LTC premium split reporting	The owner will see one billed premium; for reporting purposes there will be a split between Life and LTC premiums to allow for tax deductibility potential for the portion of premiums identified as long-term care coverage.
<b>NEW</b> Increases for Specified Amount will be allowed	Allows for the flexibility to potentially increase benefits post issue.
<b>Illustration Updates</b>	The illustration will be updated to reflect the Life and LTC Premium splits as well as references for the Indemnity values as part of the Point of Choice Claim.
<b>Pricing impact</b>	Overall, the pricing for MoneyGuard Fixed Advantage (2025) will be consistent with the current MoneyGuard Fixed Advantage offering <ul style="list-style-type: none"><li>• Most design offerings will see minimal pricing differences ranging from -1% to +1%</li><li>• The design offerings featuring 5% compound inflation will see an average increase of 9%</li></ul>

## Illustration Software Updates

If you have an active internet connection, the *Lincoln DesignIt*<sup>SM</sup> Illustration System (v69.0E) will automatically update, to the new rates on April 14, 2025. If you need to download software, it is available on the Lincoln producer websites or from Field Office Technicians.

## Availability and Transition Rules

Pending firm approval, applications for *MoneyGuard Fixed Advantage*<sup>®</sup> 2025 will be accepted beginning on April 14, 2025, in all approved states.

- **For applications to qualify for the current *MoneyGuard Fixed Advantage*<sup>®</sup> 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, May 16, 2025.
- **For pending or issued business on or after April 14, 2025**, Lincoln will accept requests with a revised projection of values to change to *MoneyGuard Fixed Advantage*<sup>®</sup> 2025.
- **For placed business**, normal internal replacement guidelines apply. Rewrites will not be accepted.
- **As of April 14, 2025, *Lincoln DesignIt*<sup>®</sup> 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 advisors 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 advisor 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 60 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.

## Resources

[State Availability](#)

[Lincoln MoneyGuard Fixed Advantage<sup>®</sup> \(2025\) Product Reference Guide](#)

[Side by Side Comparison](#)



Contact your Lincoln representative with any questions.

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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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