

MoneyGuard Fixed Advantage®

Universal life insurance policy with a long-term care rider for qualified long-term care expenses

Prepared for:
Male Age 45
 in Pennsylvania on 12/31/2022

Prepared by:
Long Term Care Brokers
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30+ years' expertise in providing long-term care solutions.

THIS IS A LIFE INSURANCE POLICY PROJECTION OF VALUES AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE VALUES SHOWN IN THIS PROJECTION OF VALUES. POLICY LIMITATIONS AND EXCLUSIONS ARE DESCRIBED IN THE OUTLINE OF COVERAGE THAT ACCOMPANIES THIS PROJECTION OF VALUES. GUARANTEES ARE SUBJECT TO THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

This material was prepared to show the operation of an insurance product issued by The Lincoln National Life Insurance Company, based on the options, features and assumptions you or your financial professional specified. This projection, and the options, features or assumptions on which it is based, is not intended to be, and should not be, viewed as specific investment advice or any suggestion or recommendation by The Lincoln National Life Insurance Company or any of its employees for you or your investment situation. A financial professional can provide you with investment advice for your investment situation. The Lincoln National Life Insurance Company, its respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice.

**The Lincoln National Life Insurance Company,
 Fort Wayne, IN**

Financial strength¹

The Lincoln National Life Insurance Company



1. These ratings apply only to the claims-paying ability as of November 9, 2022. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell or hold our securities. For more information on ratings, including rating agency outlooks, see LincolnFinancial.com/investor.

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.

For use by a licensed agent/representative with the proposed insured/owner/applicant.

This Projection of Values is not complete without all pages.

LONG-TERM CARE PLANNING

Projection of Values

Product overview

MoneyGuard Fixed Advantage® is a powerful solution designed to provide:



Guaranteed, income tax-free long-term care benefits¹

Protect your income, legacy and loved ones with a dedicated, tax-efficient funding source for long-term care expenses.²



Flexibility

Access a broad range of covered services with no elimination period to support changing care needs, including in-home care, cash benefits to compensate caregivers or family members, and have the option to pass on benefits.



Care resources & services

Benefit from dedicated support from a company with decades of claims-paying expertise to make the process as seamless as possible for you and/or your caregiver.



Legacy protection

Leave a meaningful legacy, if care is not needed, through an income tax-free death benefit.³


MoneyGuard Fixed Advantage® is a universal life insurance policy with a long-term care (LTC) rider for qualified long-term care expenses.


1. Assuming all premiums are paid on-time, no post-issue loans, withdrawals increases or decreases.
 2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
 3. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).


This is a Projection of Values for Lincoln *MoneyGuard Fixed Advantage®* which is an Individual Flexible Premium Adjustable Life Insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form **ICC19-MG890**, with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**.

Summary of your benefits

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

 <p>Your PLANNED PREMIUM</p>	<p>\$95,941 initial annual premium</p>	<p>The premium shown, from ages 45 to 45, depicts the total premium, equal to \$95,941.¹</p>
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 <p>Your LTC BENEFITS² if you need care</p>	
<p>Year 1</p> <p>\$5,000 maximum monthly LTC benefit</p>	<p>Age 85</p> <p>\$16,310 maximum monthly LTC benefit</p> <p>\$8,155 available for Flex Care Cash³</p> <p>3% Compound Inflation</p>
<p>What is Flex Care Cash? Access cash to compensate caregivers, including spouses or family members.</p>	

 <p>Your beneficiaries receive DEATH BENEFITS⁴ if you don't need care</p>	
<p>Year 1</p> <p>\$176,627 death benefit</p>	<p>Age 85</p> <p>\$120,000 death benefit</p>
<p>What happens to my specified amount of death benefit if I need care? Long-term care reimbursements reduce the \$120,000 specified amount of death benefit on a dollar-for-dollar basis. Minimum death benefit is the \$6,000 Residual Death Benefit.</p>	

Your return of premium option selected is 70%.⁵

Our O-day elimination period gives you access to your benefits sooner without incurring out-of-pocket costs, once qualified.

1. Assuming all premiums are paid on-time as illustrated, no post-issue loans, withdrawals increases or decreases.
 2. LTC reimbursements are generally paid income tax-free under Internal Revenue Code Section 104(a)(3).
 3. Subject to Per Diem LTC Limit in effect at that time.
 4. Beneficiaries may receive an income tax-free death benefit under IRC Section 101(a)(1).
 5. The return of premium option must be chosen at purchase and cannot be changed.

Your guaranteed values

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
1	45	95,941	67,159	176,627	84.1%	388,104	60,000	5,000	61.3%
2	46	0	67,159	172,598	34.1%	399,748	61,800	5,150	41.8%
3	47	0	67,159	168,568	20.7%	411,740	63,654	5,305	32.5%
4	48	0	67,159	164,539	14.4%	424,092	65,564	5,464	26.9%
5	49	0	67,159	160,509	10.8%	436,815	67,531	5,628	23.1%
6	50	0	67,159	156,480	8.5%	449,919	69,557	5,796	20.4%
7	51	0	67,159	153,122	6.9%	463,417	71,643	5,970	18.4%
8	52	0	67,159	149,764	5.7%	477,319	73,793	6,149	16.8%
9	53	0	67,159	145,734	4.8%	491,639	76,007	6,334	15.4%
10	54	0	67,159	142,376	4.0%	506,388	78,287	6,524	14.4%
		95,941							
11	55	0	67,159	139,019	3.4%	521,580	80,635	6,720	13.5%
12	56	0	67,159	136,332	3.0%	537,227	83,055	6,921	12.7%
13	57	0	67,159	132,974	2.5%	553,344	85,546	7,129	12.0%
14	58	0	67,159	130,288	2.2%	569,944	88,113	7,343	11.5%
15	59	0	67,159	126,930	1.9%	587,043	90,756	7,563	11.0%
16	60	0	67,159	124,244	1.6%	604,654	93,479	7,790	10.5%
17	61	0	67,159	121,557	1.4%	622,793	96,283	8,024	10.1%
18	62	0	67,159	120,000	1.3%	641,477	99,172	8,264	9.7%
19	63	0	67,159	120,000	1.2%	660,722	102,147	8,512	9.4%
20	64	0	67,159	120,000	1.1%	680,543	105,211	8,768	9.1%
		95,941							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
21	65	0	67,159	120,000	1.1%	700,960	108,368	9,031	8.9%
22	66	0	67,159	120,000	1.0%	721,988	111,619	9,302	8.6%
23	67	0	67,159	120,000	1.0%	743,648	114,967	9,581	8.4%
24	68	0	67,159	120,000	0.9%	765,957	118,416	9,868	8.2%
25	69	0	67,159	120,000	0.9%	788,936	121,969	10,164	8.0%
26	70	0	67,159	120,000	0.9%	812,604	125,628	10,469	7.8%
27	71	0	67,159	120,000	0.8%	836,982	129,397	10,783	7.6%
28	72	0	67,159	120,000	0.8%	862,092	133,279	11,107	7.5%
29	73	0	67,159	120,000	0.8%	887,954	137,278	11,440	7.3%
30	74	0	67,159	120,000	0.8%	914,593	141,396	11,783	7.2%
		95,941							
31	75	0	67,159	120,000	0.7%	942,031	145,638	12,136	7.1%
32	76	0	67,159	120,000	0.7%	970,292	150,007	12,501	6.9%
33	77	0	67,159	120,000	0.7%	999,400	154,507	12,876	6.8%
34	78	0	67,159	120,000	0.7%	1,029,382	159,143	13,262	6.7%
35	79	0	67,159	120,000	0.6%	1,060,264	163,917	13,660	6.6%
36	80	0	67,159	120,000	0.6%	1,092,072	168,834	14,070	6.5%
37	81	0	67,159	120,000	0.6%	1,124,834	173,900	14,492	6.4%
38	82	0	67,159	120,000	0.6%	1,158,579	179,117	14,926	6.3%
39	83	0	67,159	120,000	0.6%	1,193,336	184,490	15,374	6.3%
40	84	0	67,159	120,000	0.6%	1,229,136	190,025	15,835	6.2%
		95,941							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.
 2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.
 3. The amount paid on surrender reflects any Return of Premium.
 4. Internal Rate of Return on the Death Benefit Amount.
 5. Internal Rate of Return on the Total LTC Benefits.

Your guaranteed values

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED(1)

End of Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Long-Term Care Reimbursement Benefits Limits (2) 3% Compound Inflation			
						Total	Annual	Monthly	IRR(5)
41	85	0	67,159	120,000	0.6%	1,266,010	195,726	16,310	6.1%
42	86	0	67,159	120,000	0.5%	1,303,991	201,598	16,800	6.0%
43	87	0	67,159	120,000	0.5%	1,343,110	207,646	17,304	6.0%
44	88	0	67,159	120,000	0.5%	1,383,404	213,875	17,823	5.9%
45	89	0	67,159	120,000	0.5%	1,424,906	220,291	18,358	5.8%
46	90	0	67,159	120,000	0.5%	1,467,653	226,900	18,908	5.8%
47	91	0	67,159	120,000	0.5%	1,511,683	233,707	19,476	5.7%
48	92	0	67,159	120,000	0.5%	1,557,033	240,718	20,060	5.7%
49	93	0	67,159	120,000	0.5%	1,603,744	247,940	20,662	5.6%
50	94	0	67,159	120,000	0.5%	1,651,856	255,378	21,282	5.6%
		95,941							
51	95	0	67,159	120,000	0.4%	1,701,412	263,040	21,920	5.5%
56	100	0	67,159	120,000	0.4%	1,972,403	304,935	25,411	5.3%
61	105	0	67,159	120,000	0.4%	2,286,555	353,504	29,459	5.1%
66	110	0	67,159	120,000	0.3%	2,650,744	409,808	34,151	5.0%
71	115	0	67,159	120,000	0.3%	3,072,939	475,080	39,590	4.8%
76	120	0	67,159	120,000	0.3%	3,562,378	550,749	45,896	4.7%
81	125	0	67,159	120,000	0.3%	4,129,773	638,469	53,206	2.4%
		95,941							

1. Projection values based on guaranteed policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Endorsement. This projection assumes all planned premiums paid on due date.

2. Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

3. The amount paid on surrender reflects any Return of Premium.

4. Internal Rate of Return on the Death Benefit Amount.

5. Internal Rate of Return on the Total LTC Benefits.

How your policy works

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration



Tailored to match your lifestyle

In-home care

If you prefer to have assistance in your home

Assisted living

If you choose to downsize and prefer a social atmosphere

Alternative care services¹

For care needs not covered by traditional services or options that may evolve in the future

Respite care

Lets you access short-term services to relieve your primary caregiver

Caregiver training and care planning services²







Lets you further customize your plan

Nursing home

If you need more skilled care services

Additional care options include non-continual services, adult day care, hospice and bed reservation.

Most long-term care needs do not relate to medical care aid, but rather assistance with the Activities of Daily Living (ADL):

- | | |
|--|--|
|  Eating |  Dressing |
|  Bathing |  Toileting |
|  Transferring |  Continence |

Long-term care solutions help cover expenses if you lose the ability to independently perform at least two Activities of Daily Living for at least 90 days, or if you require substantial supervision due to severe cognitive impairment.

Keep in mind that long-term care events happen to loved ones, not just a person. Take control, protect your legacy, and build tax efficiency into your portfolio.

¹. Qualified long-term care services that are not covered under any other provision but are prescribed in the care plan that a licensed health care practitioner and Lincoln mutually agree are appropriate to meet the insured's long-term care needs, could be considered for reimbursement. These services must be provided as an alternative to services otherwise covered.

². Lifetime caregiver training benefit limit is \$500.

Policy features, benefits and definitions

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Year

The policy year beginning with the effective date of the policy.

Age

The insured's age at the beginning of the policy year shown.

Benefit Transfer Rider

Provides for the potential to add benefits for this policy using Death Claim dollars from a different policy. Also allows for the Death Claim dollars from this policy to add additional benefits on a different policy. In order to utilize this feature, both policies must include the Benefit Transfer Rider, in addition to insured and beneficiary designations aligning between the two policies.

Flex Care Cash

Provides receipt-free cash for care needs. Up to 50% of the maximum daily LTC benefit is available. Benefit is available until specified amount is reduced to \$0 due to claims, withdrawals or reductions. Please see the policy for more information.

No-lapse Guarantee

This feature guarantees that your policy will not lapse if the no-lapse premium test is satisfied. The no-lapse guarantee is provided through the Value Protection Endorsement (VPE).

Specified Amount of Death Benefit

The minimum amount of death benefit and the basis of the LTCBR and Endorsement benefits. Long-term care reimbursements reduce the Specified Amount of death benefit on a dollar-for-dollar basis.

Residual Death Benefit

Death Benefit paid after benefits have been exhausted as defined in your policy.

Internal Rate of Return

The Internal Rate of Return is the rate at which outlays (premiums) up to that year must be compounded each year to generate the death benefit or LTC benefits shown. For this calculation, all outlays are assumed to occur at the beginning of the year with the death benefit or LTC benefits occurring at the end of the year.

Benefit eligibility

When you contact our claims department to file a claim, we will request an assessment to be performed by a licensed health care practitioner to determine your benefit eligibility. If we provide the assessor, it will be provided at our expense. We may also choose to accept the assessment of your licensed health care practitioner. To be eligible for benefits, the licensed health care practitioner who performs the assessment must certify that you are chronically ill and unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for at least 90 days.

You are also considered chronically ill if you require substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment. Recertification of your benefit eligibility is required at least annually.

New Business Data

You **MUST** include the New Business Data when submitting the projection of values to Home Office.
The following are initial values and do not reflect future changes.

Product	
Product	MoneyGuard Fixed Advantage® - 09/12/22
Sub-Plan Code	091222
State	PA

Insured	
Name	Male Age 45
Gender	Male
Age	45
Class	Standard

Policy design	
Death Benefit Option	Level
Face Amount	\$120,000
Planned Premium	\$95,941
Payment Mode	Annual
Lump Sum Deposit	\$0
External Exchange	\$0
Internal Exchange	\$0
Solve Type	Premium Solve
Months Backdated	n/a
Increase Premiums by missed modal premiums selected	No

Application Part 1 Information	
The following information should be used to complete fields in the Policy Information and Billing Information sections on Page 1 of the Application.	
Plan of Insurance (2a)	MoneyGuard Fixed Advantage® - 09/12/22
Specified Amount (2b)	\$120,000
Long-Term Care Benefits Rider Duration (2c)	6 Years
Return of Premium	Basic
Other Benefits/Riders/Options (2f)	Leave blank on application
Premium Amount (3a)	\$95,941
Premium Mode (3a)	Annual

LCN-4215018-012122ICC22

Tax Status	
7-Pay Premium	\$7,247.89
MEC Status	MEC

Riders Selected	
LTCBR Benefit Duration	6 Years
LTCBR Inflation Option	3%
Value Protection Endorsement	Basic
Benefit Transfer Rider	Yes
Terminal Illness Rider	Yes
Living Well Endorsement	Yes

Planned Policy Changes	
Planned Policy Changes	No

Important Messages

Year	Total Premiums
1	95,941.00
2	0

Software Version	LFD-I v59.0 C
Date & Time	12/31/2022 12:02 PM
TP	9,594.18
TPP	95,941.00
CP	\$95,941.80
Monthly NLP	\$986.52
VPET	\$118,382.40

YP 1
Marketing Code
MG Territory
eSubmitID



What care costs

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

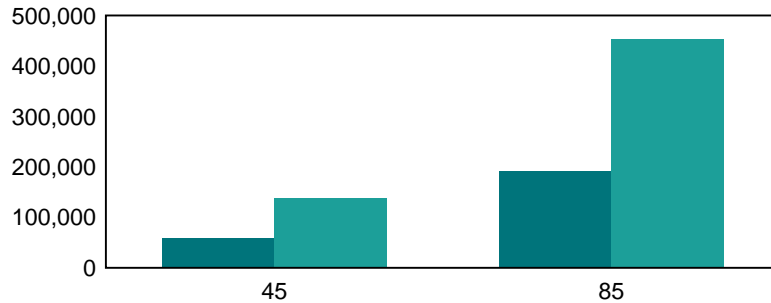
A look at the cost of long-term care services in Pennsylvania

The cost of long-term care services is an important variable in determining your planning needs.

Below we show the current average costs for care in your state for

- 1) 40 hours per week of home health care by a Home Health Aide, and
- 2) a private room in a nursing home.

It is vital to note that long-term care costs are highly variable within a region, state, or even a city. We also show an estimate of the projected costs in 40 years, based on an assumed inflation rate of 3.00%.¹



		Annual	Monthly
Home Health Care ²	Age 45	\$58,864	\$4,905
	Age 85	\$192,016	\$16,001
Nursing Home ²	Age 45	\$138,543	\$11,545
	Age 85	\$451,932	\$37,661

Your LTC benefit limits

Below are amounts available to reimburse for qualified long-term care expenses when your policy is issued, and at age 85. Amounts are based on your policy assumptions shown above, and assume you pay all premiums of \$95,941 as planned, with no loans or withdrawals. Total LTC Payout is based on the Minimum LTC Duration purchased.

LTC Benefit Limit	Age 45	\$388,104
	Age 85	\$1,266,010
Maximum Monthly LTC Benefit	Age 45	\$5,000
	Age 85	\$16,310

Planning Ahead

It's important to understand how much your long-term care planning will cover if and when the need arises. Review your information with your financial professional and determine what your income is projected to be at age 85.

Discuss your specific needs, expectations and preferences with your financial professional. Based on your situation, factoring in the information provided above, determine what your estimated long-term care costs might be, and discuss if you have the coverage you need. Amounts shown are estimates based on the assumptions shown, and are not guaranteed. Projected costs and inflation rates vary by state, region, and may be impacted by other factors. Actual costs may be more or less than those shown.

¹ Inflation rate based on information from "What Care Costs" annual survey, including recent claim cost trends; actual inflation rates may vary.

² "What Care Costs" survey. Published 3/2022 (updated annually); <https://whatcarecosts.com/Lincoln>. What Care Costs is a third party not affiliated with Lincoln Financial Group, Lincoln is not responsible for the content and does not guarantee the accuracy of any information.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

The purpose of this communication is the solicitation of life insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

Long-Term Care Benefits Disclosures

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

Partial surrenders and decreases to the specified amount, will reduce the LTCBR benefit limit. Any reduction in the LTCBR benefit limit will reduce the LTCBR maximum monthly benefit proportionately. If there is debt on the policy, any benefit paid under this rider will first be used to repay a portion of the outstanding debt.

Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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Quick Quote

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Total Premiums	Payment Option	Payment Mode
\$95,941	1 Year	Annual

Benefit Period and Inflation Options	Specified Amount	Initial Monthly Max Benefit	Initial Total LTC Benefit	Age 85 Monthly Max Benefit	Age 85 Total LTC Benefit	Total LTC Crossover Age *
3 Years, No Inflation	213,745	8,906	320,618	8,906	320,618	
3 Years, 3% Compound Inflation	140,407	5,850	216,992	19,084	707,837	59
3 Years, 5% Compound Inflation	98,660	4,111	155,513	28,941	1,094,810	60
4 Years, No Inflation	197,952	8,248	395,904	8,248	395,904	
4 Years, 3% Compound Inflation	130,135	5,422	272,218	17,688	887,987	58
4 Years, 5% Compound Inflation	87,535	3,647	188,644	25,677	1,328,049	61
5 Years, No Inflation	188,898	7,871	472,245	7,871	472,245	
5 Years, 3% Compound Inflation	122,320	5,097	324,707	16,626	1,059,205	58
5 Years, 5% Compound Inflation	79,777	3,324	220,410	23,402	1,551,678	61
6 Years, No Inflation	179,961	7,498	539,883	7,498	539,883	
6 Years, 3% Compound Inflation	120,000	5,000	388,104	16,310	1,266,010	57
6 Years, 5% Compound Inflation	72,832	3,035	247,699	21,365	1,743,790	61

* The age represented in this column is the age the insured will be when the Total Long-Term Care benefits for the applicable inflation option are scheduled to exceed the Total Long-Term Care benefits for the Level option, for that respective Benefit Period.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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Long-Term Care Benefits Disclosures

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

General Exclusions and Limitations

This Rider will not provide benefits for:

- a. treatment or care due to alcoholism or drug addiction;
- b. treatment arising out of an attempt at suicide, whether sane, mentally or psychologically impaired or insane, or an intentionally self-inflicted injury;
- c. treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law;
- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
 2. state or Federal workers' compensation laws;
 3. employer's liability laws;
 4. occupational disease laws; and
 5. any motor vehicle no-fault laws;
- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
 2. the service or care provider receives the payment for the service or care; and
 3. the Immediate Family Member receives no compensation other than the normal compensation for an employee in his or her job category; and
- h. services for which no charge is or would normally be made in the absence of insurance.

Renewability, Termination and Cancelability

The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider, to continue this rider as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider on its own and cannot increase the monthly rider charge.

Pre-Existing Conditions

We will not deny benefits for pre-existing conditions. This does not preclude us from exercising other remedies available at law, in equity or in contract because of misrepresentations. A pre-existing condition is a condition of the insured for which medical advice or treatment was discussed with, recommended by, or received from, any provider of health, psychological or other care services within 6 months preceding the issue date.

Reductions

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Tax Qualification

This policy is intended to qualify as life insurance under the Internal Revenue Code. The death benefit provided by this policy is intended to qualify for the Federal Income Tax exclusion. The LTCBR is intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

Elimination Period and Grace Period

There is no waiting period once the policyowner has qualified for benefits. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing.

This is a supplemental report for Lincoln *MoneyGuard Fixed Advantage*® which is an Individual Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by **The Lincoln National Life Insurance Company, Fort Wayne, IN** on Policy Form **ICC19-MG890** with a Long-Term Care Benefits Rider (LTCBR) on Rider Form **ICC19LTCBR-890**, a Terminal Illness Acceleration of Death Benefit Rider on Form **ICC19TIR-891**, a Benefit Transfer Rider on Form **ICC21BTR-894**, and a Value Protection Endorsement on Form **ICC19END-10534**. This supplemental report is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of Lincoln *MoneyGuard Fixed Advantage*®, including other important information, please refer to the attached projection of values. Benefits provided are subject to medical underwriting. The insurance policy, riders and endorsement have exclusions and limitations; please contact The Lincoln National Life Insurance Company for costs and complete details.

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Premium Options

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

LTC Duration	Initial Max Monthly Benefit	Initial Total LTC Benefits	Specified Amount
6 Years	\$5,000	\$388,104	\$120,000

Premium Options	Modal Premium	Total Planned Premium
1 Year	95,941	95,941
2 Years	49,026	98,052
3 Years	33,398	100,194
4 Years	25,592	102,368
5 Years	20,914	104,570
6 Years	17,800	106,800
7 Years	15,581	109,067
8 Years	13,920	111,360
9 Years	12,631	113,679
10 Years	11,603	116,030

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Long-Term Care Benefits Disclosures

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

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- d. loss to the extent that benefits are payable under any of the following:
 1. Medicare or any other governmental programs (except Medicaid);
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- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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Pre-Existing Conditions

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Reductions

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Tax Qualification

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Elimination Period and Grace Period

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Policy Expense Analysis Report

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
1	45	95,941	23,985	292	45	6,413	1,366	66,572	2,869	67,159		
2	46	0	0	287	45	6,413	1,259	61,086	2,767	67,159		
3	47	0	0	299	45	6,413	1,149	55,479	2,660	67,159		
4	48	0	0	310	45	6,413	1,037	49,747	2,549	67,159		
5	49	0	0	326	45	6,413	922	43,885	2,434	67,159		
6	50	0	0	348	45	6,413	804	37,884	2,312	67,159		
7	51	0	0	377	45	6,413	684	31,733	1,750	67,159		
8	52	0	0	411	45	6,413	561	25,425	1,235	67,159		
9	53	0	0	448	45	6,413	434	18,953	768	67,159		
10	54	0	0	494	45	6,413	304	12,305	355	67,159		
		95,941										
11	55	0	0	536	45	0	240	11,963	0	67,159		
12	56	0	0	572	45	0	233	11,580	0	67,159		
13	57	0	0	609	45	0	225	11,151	0	67,159		
14	58	0	0	656	45	0	215	10,666	0	67,159		
15	59	0	0	706	45	0	205	10,121	0	67,159		
16	60	0	0	765	45	0	194	9,504	0	67,159		
17	61	0	0	834	45	0	181	8,806	0	67,159		
18	62	0	0	921	45	0	166	8,007	0	67,159		
19	63	0	0	1,032	45	0	149	7,079	0	67,159		
20	64	0	0	1,154	45	0	129	6,009	0	67,159		
		95,941										

1. Gross Cash Values reflect all policy charges and accumulated interest paid.
 2. The amount paid on surrender reflects any Return of Premium. See Mandatory Disclosures page.

Issuer: The Lincoln National Life Insurance Company, Ft. Wayne, IN.

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Policy Expense Analysis Report

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
21	65	0	0	1,287	45	0	106	4,783	0	67,159		
22	66	0	0	1,433	45	0	80	3,385	0	67,159		
23	67	0	0	1,594	45	0	50	1,796	0	67,159		
24	68	0	0	1,776	45	0	16	0	0	67,159		
25	69	0	0	1,976	45	0	0	0	0	67,159		
26	70	0	0	2,191	45	0	0	0	0	67,159		
27	71	0	0	2,447	45	0	0	0	0	67,159		
28	72	0	0	2,744	45	0	0	0	0	67,159		
29	73	0	0	3,082	45	0	0	0	0	67,159		
30	74	0	0	3,458	45	0	0	0	0	67,159		
		95,941										
31	75	0	0	3,868	45	0	0	0	0	67,159		
32	76	0	0	4,310	45	0	0	0	0	67,159		
33	77	0	0	4,789	45	0	0	0	0	67,159		
34	78	0	0	5,322	45	0	0	0	0	67,159		
35	79	0	0	5,926	45	0	0	0	0	67,159		
36	80	0	0	6,620	45	0	0	0	0	67,159		
37	81	0	0	7,403	45	0	0	0	0	67,159		
38	82	0	0	8,327	45	0	0	0	0	67,159		
39	83	0	0	9,433	45	0	0	0	0	67,159		
40	84	0	0	10,715	45	0	0	0	0	67,159		
		95,941										

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Policy Expense Analysis Report

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

Policy Year	Age	Annual Premium Outlay	Premium Load	Guaranteed Cost of Insurance	Monthly Admin Fee	Long-Term Care Rider Charges	Interest Accumulation	Gross Cash Value (1)	Surrender Charge	Surrender Value (2)		
41	85	0	0	12,203	45	0	0	0	0	67,159		
42	86	0	0	13,914	45	0	0	0	0	67,159		
43	87	0	0	15,859	45	0	0	0	0	67,159		
44	88	0	0	18,010	45	0	0	0	0	67,159		
45	89	0	0	20,327	45	0	0	0	0	67,159		
46	90	0	0	22,765	45	0	0	0	0	67,159		
47	91	0	0	25,252	45	0	0	0	0	67,159		
48	92	0	0	27,750	45	0	0	0	0	67,159		
49	93	0	0	30,190	45	0	0	0	0	67,159		
50	94	0	0	32,454	45	0	0	0	0	67,159		
		95,941										
51	95	0	0	34,873	45	0	0	0	0	67,159		
56	100	0	0	52,732	45	0	0	0	0	67,159		
61	105	0	0	73,285	45	0	0	0	0	67,159		
66	110	0	0	105,592	45	0	0	0	0	67,159		
71	115	0	0	117,105	45	0	0	0	0	67,159		
76	120	0	0	120,000	45	0	0	0	0	67,159		
81	125	0	0	0	0	0	0	0	0	67,159		
		95,941										

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Long-Term Care Benefits Disclosures

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration

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- e. confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the "International Benefits" provision;
- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
- g. services provided by an Immediate Family Member, except as provided in the "Flexible Care Cash Benefits" provision, unless:
 1. the Immediate Family Member is a regular employee of the service or care provider furnishing the service or care;
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Reductions

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Tax Qualification

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Your care coordination resources

Male Age 45, 45 year-old Male in Pennsylvania with a "Standard" underwriting class and 6-year minimum LTC duration



Resources that make all the difference

Your care should revolve around you. Build a plan to meet your needs.



Develop a personalized action plan

You'll get help building a personal care plan that provides you and your loved ones resources and care recommendations to assist you in finding the care that fits your needs.



Explore provider services

See what's available... from skilled nursing to home health care and community options.



Access an online library

You'll find a wealth of information, such as third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.

By your side every step of the way

With decades of claim-paying experience¹, and more than a century of financial strength and stability², we remain steadfastly committed to providing an experience marked by knowledge and simplicity.

Should you need care, Lincoln is committed to providing you with a dedicated, experienced support team to help you:

- File a claim through our simple, straightforward process.
- Access your funds quickly and seamlessly.
- Easily review and manage your claims. Payment options include direct billing and Electronic Funds Transfer (EFT) for your convenience.

¹- Lincoln MoneyGuard® solutions and predecessors have been sold since 1988. ²- The Lincoln National Life Insurance Company was established in 1905.

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- f. services provided by a facility or an agency that does not meet this Rider's definition for such facility or agency as described in the "Covered Services" section of this Rider, except as provided in the "Alternative Care Services" provision above;
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