

# Lincoln *MoneyGuard*<sup>®</sup> II NY

Get the full picture and you'll understand why we're the market leader<sup>1</sup>

Since unveiling our first long-term care funding solution over 30 years ago, Lincoln Financial Group has never wavered from our commitment to help clients plan for long-term care expenses. As one of the first companies to offer hybrid long-term care solutions, we have the experience to serve the needs of our policy owners.



## Don't let your long-term care planning fall short



### 0-day elimination period reduces out-of-pocket costs

Once eligible, our 0-day elimination period may result in significantly less out-of-pocket costs for qualified LTC expenses.



### Payment of benefits, including direct billing

Lincoln *MoneyGuard* II NY offers accountability for care. Benefits are paid by reimbursement of expenses, ensuring funds for long-term care expenses are disbursed as needed. Plus, we allow direct billing to the care provider.



### Affordability for younger clients

Extended flex pay enables Lincoln *MoneyGuard* II NY clients as young as age 40 to contribute to their policies for up to 25 years, keeping the annual premiums as low as possible.



### Post-issue support, saving clients time and effort

Lincoln Concierge Care Coordination services<sup>2</sup> helps clients and their families plan for a long-term care event and manage that event if it were to occur, beginning on day one of policy ownership. Concierge Care Coordination saves clients valuable time and effort, helping families locate local service providers with suggestions customized to their needs.



### Covered services, helping clients stay independent

At Lincoln, our priority is helping Lincoln *MoneyGuard* II NY clients remain independent for as long as they can. If you need care, you have choices:

#### Care at home and in your community

- Home health care
- Adult day care
- Respite care

#### Facility care

- Assisted living
- Nursing home care

#### Additional care and services

- Alternative care
- Hospice services
- Caregiver training
- Care planning
- Bed reservation
- International benefits

<sup>1</sup> LIMRA 2018 U.S. Individual Combination Sales Report. Information represents multiple versions of Lincoln *MoneyGuard*<sup>®</sup> and includes sales of the New York product and products sold outside of New York.

<sup>2</sup> Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial. Concierge Care third-party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third-party vendor. Results and outcomes cannot be guaranteed.

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Insurance products issued by:  
Lincoln Life & Annuity Company of New York



To learn more, contact your Lincoln representative today!

**Issuer:** Lincoln Life & Annuity Company of New York, Syracuse, NY

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products, riders and features are subject to state availability. The insurance policy and riders have limitations, exclusions, and reductions. Check state availability. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. Accelerated death benefits may be taxable and may affect public assistance eligibility.

**Distributor:** Lincoln Financial Distributors, Inc., a broker-dealer

Lincoln *MoneyGuard*® II NY is a universal life insurance policy with a Long-Term Care Acceleration of Benefits Rider (LABR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. Long-Term Care Extension of Benefits Rider (LEBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Rider (VPR) available at issue; Base option (1) is included in the policy cost; Graded option (2) is available at an additional cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made; and may have tax implications. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and/or reductions. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN880a with the following riders: Value Protection Rider (VPR) on form LR880a Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881a; Long-Term Care Extension of Benefits Rider (LEBR) on form LR882a; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form LR883a; Nonforfeiture Benefit Rider (NBR) on form LR885a.

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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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