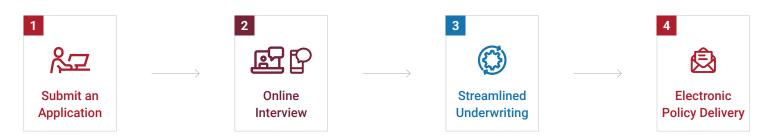


MoneyGuard® Solutions

From click to covered with our 4-step digital process



Step 1: Submit an Application

Work with your financial professional to determine the qualification requirements.

Step 2: Online Interview

Once your financial professional provides Lincoln with your initial application, you will receive an emailed secure link for the online interview to provide answers regarding your medical history. The interview can be completed at any time, on any device, at your convenience. The link will remain active for 10 days. You can easily prepare for a quick process with our prep worksheets. Phone interviews are also available.

MoneyGuard Fixed Advantage® Prep Tool
MoneyGuard Market Advantage® Prep Tool

Step 3: Streamlined Underwriting

MoneyGuard® applications will be processed through Lincoln's underwriting rules engine. No medical exams or lab tests required. For clients 61 and over, a brief telephone cognitive interview is required.

After the interview is completed, you will either have your case referred to an underwriter or you'll receive a real-time approval. If your application is referred to an underwriter, a decision will be made within 4 business days.

Step 4: Electronic Policy Delivery

Within 48 hours of approval, the policy and applicable forms are sent securely. A secure policy PDF is also available for delivery. Once your paperwork is returned with funding, the policy will be placed in-force.



Once everything is complete, you can create a secure online account to manage your policy, including eBill and ePay.



Speak with your financial professional today to begin the first step and experience the ease and convenience of Lincoln's online application process.

Insurance products issued by:

The Lincoln National Life Insurance Company

Important information

MoneyGuard Market Advantage® is a variable universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on Policy Form ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, and a Value Protection Rider on Form ICC20VPR-892/VPR-892. Available in all states except NY.

MoneyGuard Fixed Advantage® is a universal life insurance policy issued by the Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider (BTR) on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln MoneyGuard® II is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

Lincoln variable universal life insurance is sold by prospectus. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectuses for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

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 issuing insurance company.

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

Policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions may apply.

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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