

# WinFlex Platform

## How to illustrate MoneyGuard Market Advantage

This document shows you how to illustrate a MoneyGuard Market Advantage hypothetical. Select the scenario that best fits your goal and follow the steps to generate an illustration.

### Helpful Tips Before You Get Started:

**Face Amount** – must be between \$50,000 and \$500,000

**Rate of Return** – must be between 0% and 12%

If funding at or above the No Lapse premium required, the policy will be designed to prevent lapse based on the duration specified in the solve objective.

### Face Amount Options

**Known Premium/ Optimize Overall Benefits**: This solve provides a balance between the guaranteed protections (LTC and Face Amount), while providing the opportunity for additional future funding capacity and upside growth potential. If selected, define the duration you want the guaranteed benefits to last in the “No Lapse Guarantee Period” field.

\*NOTE: The illustration will indicate the monthly no-lapse premium required to keep the policy in force. Paying this premium will design the policy to prevent lapse.

**Minimize Face/ Max Premium Limits** – With a known premium amount, this solve will calculate the lowest initial face amount. This is a max fund design and will calculate the maximum premium that can be paid without violating premium limits.

## Getting Started

- Select Company: Lincoln Financial Group
- Select Product: MoneyGuard Market Advantage
- Select “Create Client”

### Select Products

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Select Product    Search for Product

Company	Product
Lincoln Financial Group	Only
	WealthAdvantage Indexed UL-10/14/19-NY Only    UL
	Conversion UL (2019)-7/15/19    UL
	Conversion UL-NY Only    UL
	<b>MoneyGuard Market Advantage    UL</b>
	MoneyGuard® III (2020)-06/15/20    UL
	MoneyGuard® III (2020)    UL
	MoneyGuard® II (2020) - 06/15/20    UL
	MoneyGuard® II (2020) - 03/16/20    UL
	MoneyGuard® II NY-06/15/20    UL
	MoneyGuard® II NY    III

**Product Notes**

Lincoln MoneyGuard Market AdvantageSM

New product design that provides for a Long-Term Care Benefits Rider on a Variable Universal Life (VUL) base policy. Product design that allows for Accumulation Value growth (due to positive market investment returns) to be converted into Long-Term Care benefit growth. Includes a Protected LTC Benefit feature that protects clients from market losses following positive market

[Get Underwriting](#)    [Create Client](#)

### Insured Tab

- Provide client info, including the first and last name, age and/or birth date, gender, and underwriting class and state of application

### Fund Options Tab (these may be left at their default settings)

- Arithmetic average reflects the average management fee of all funds available applied to your selected rate of return.
- Target date fund reflects a fund designed to stay aggressive in the early years, then shift to a more conservative allocation as they get closer to the target age of 85

### Policy Options Tab (these may be left at their default settings)

- Enter any modal premium changes, lump sum payments
- Enter any 1035 Exchange Information (if needed)
- Enter Backdating (if needed)

### Policy Riders Tab (these may be left at their default settings)

- The Long-Term Care Benefits Rider must be checked
- Inflation Election: Market Driven

## Scenario #1

I can pay X premiums of \$Y and want to optimize my benefits and LTC leverage.

**Example:** Client wants to pay 10 premiums of \$10,000 each.

### 2 Objectives:

1. Maximum Face Amount for specified premium with Guarantee to Maturity: Select Known Amount / Optimize Overall Benefits.
  - This provides overall optimal benefits (LTC and Death Benefits, and future funding flexibility)
2. Minimum Face Amount for specified premium with Guarantee to Maturity designed for Maximum LTC Growth: Select Minimize Face/ Max Premium Limits.
  - This solves for the max premium limits and will not allow any future funding above the illustrated amount.

The screenshot displays the EBIX WinFlex software interface. At the top, the logo "EBIX WinFlex" is visible. Below the logo, there is a navigation bar with tabs: "Insured", "Solve For", "Fund Options", "Policy Options", "Policy Riders", "Reports", "Agent Info", and "Concept". The "Solve For" tab is active. Below the navigation bar, there is a section for "MoneyGuard Market Advantage". The main configuration area is divided into several sections:

- Solve For:** A dropdown menu set to "Face Amount".
- Face Solve Option:** A dropdown menu set to "Known Amount / Optimize Overall Benefits".
- Premium:** A dropdown menu set to "10,000" with a calendar icon.
- Allow Exchange and Lump Sum Amounts to Fund Year One:** A checkbox that is currently unchecked.
- Rate of Return Assumptions:**
  - Variable Account Rate of Return:** A dropdown menu set to "8" with a calendar icon.
  - Alternate Rate of Return (optional):** A text input field containing "0".
- Solve Objective:**
  - Solve Value Target:** A dropdown menu set to "1000".
  - Solve Year/Age:** A dropdown menu set to "Maturity".
- No Lapse Guarantee Period:**
  - Guarantee Until:** A dropdown menu set to "Maturity".

Solve For



Face Amount 

Face Solve Option 



Known Amount / Optimize Overall Benefits 

Premium

10,000 



Allow Exchange and Lump Sum Amounts to Fund Year One

Rate of Return Assumptions

Variable Account Rate of Return

8 



Alternate Rate of Return (optional)

0

Solve Objective

Solve Value Target

1000 

Solve Year/Age

Maturity 

No Lapse Guarantee Period

Guarantee Until

Maturity 

## Solve For Tab

1. Select Face Amount from the Solve For drop down.
2. Depending on objective, from the Face Solve Option drop down, choose either
  - Select Known Amount / Optimize Overall Benefits or
  - Minimize Face/ Max Premium Limits
3. Click the Calendar icon next to the Premium amount. Any time you see the Calendar Icon, this will open up the ability to select/vary your inputs.  
 Ex: Pay premiums years 1-10 of \$10,000 and years 11-MAX of \$0.

**EBIXwinFlex** 

 MoneyGuard Market Advantage

Insured | **Solve For** | Fund Options | Policy Options | Policy Riders | Reports | Agent Info | Concept

Solve For Face Amount

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Face Solve Option Known Amount / Optimize Overall Benefits

Premium  Year  Age

Start	End	Premium	
1	10	10,000	 <span style="float: right;">+ -</span>
11	Max	0	+ -

Allow Exchange and Lump Sum Amounts to Fund Year One

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Rate of Return Assumptions

Variable Account Rate of Return   

Alternate Rate of Return (optional)

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Solve Objective

Solve Value Target 

Solve Year/Age Maturity

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No Lapse Guarantee Period

Guarantee Until Maturity

## Solve For Tab (continued)

4. Fill in the Known Premium amount and the number of years (i.e., \$10,000 thru year 10, then \$0 thereafter).
5. Rate of Return Assumptions – Fill in the desired rate of return in the Variable Account Rate of Return (i.e., 8%).
  - Optional – Fill in an alternate rate of return to show in the same illustration.
6. The Solve Objective and No Lapse Guarantee Period may be left at their default options.

## Scenario #2

I want to be guaranteed \$X of initial LTC Benefits. How much premium do I need to pay?

**Example:** Client wants a guaranteed initial value of \$X,XXX per month of LTC or a Total initial LTC Pool of \$XXX,XXX and they would like to do a 10-pay.

### 2 Objectives:

1. Minimum Premium to Guarantee to Maturity: Select Minimum Premiums Required with Guarantee
  - This provides overall optimal benefits (LTC and Death Benefits, and future funding flexibility)
2. Maximum Premium allowed and guaranteed to Maturity designed for Maximum LTC growth: Select Maximum LTC Growth Potential with Guarantee
  - This solves for the max premium limits and will not allow any future funding above the illustrated amount.

MoneyGuard Market Advantage

Insured Solve For Fund Options Policy Options Policy Riders Reports Agent Info Concept

Solve For Premium

Premium Solve Option  Year  Age

Start	End	Premium Solve Option	
1	10	Maximum LTC Growth Potential with Guarantee	+ -
11	Max	0	+ -

Face Amount ?

Benefits

Known Base LTC Maximum Monthly

Allow Exchange and Lump Sum Amounts to Fund Year One

Rate of Return Assumptions

Variable Account Rate of Return 8

Alternate Rate of Return (optional) 0

Solve Objective

Solve Value Target 1000

Solve Year/Age Maturity

No Lapse Guarantee Period

Guarantee Until Maturity

MoneyGuard Market Advantage

Insured Solve For Fund Options Policy Options Policy Riders Reports Agent Info Concept

Solve For Premium

Premium Solve Option  Year  Age

Start	End	Premium Solve Option	
1	10	Minimum Premiums Required with Guarantee	+ -
11	Max	0	+ -

Face Amount

Benefits

Known Base LTC Maximum Monthly

Known Base LTC Total Benefits

Allow Exchange and Lump Sum Amounts to Fund Year One

Rate of Return Assumptions

Variable Account Rate of Return 8

Alternate Rate of Return (optional) 0

Solve Objective

Solve Value Target 1000

Solve Year/Age Maturity

No Lapse Guarantee Period

Guarantee Until Maturity

## Solve For Tab

1. Select Premium from the Solve For drop down.
2. Enter the desired LTC Benefit value using the applicable drop down option below:
  - Known Base LTC Maximum Monthly
  - Known Base LTC Total Benefits
3. Click the Calendar icon next to 'Premium Solve Option'
4. Enter the requested premium duration schedule (i.e., 1 - 10, and 0 thereafter)
5. Select the Desired Solve Depending on objective:
  - Minimum Premiums Required with Guarantee or
  - Maximum LTC Growth Potential with Guarantee
6. Rate of Return Assumptions – Fill in the desired rate of return in the Variable Account Rate of Return (i.e., 8%).
  - Optional – Fill in an alternate rate of return to show in the same illustration.
7. The Solve Objective and No Lapse Guarantee Period may be left at their default options.