

FEMALE					MALE				
Nonsmoker- Level Benefits LTC benefits per \$100,000 premium* All examples include return of premium rider (ROPR) and Non-Forfeiture Benefit Rider in New York					Nonsmoker- Level Benefits LTC benefits per \$100,000 premium* All examples include return of premium rider (ROPR) and Non-Forfeiture Benefit Rider in New York				
Female Age	Benefit Period	Specified Amount	Total LTC Benefit	Monthly LTC Max	Male Age	Benefit Period	Specified Amount	Total LTC Benefit	Monthly LTC Max
50	6 Year	\$258,227	\$774,681	\$10,759	50	6 Year	\$222,920	\$668,760	\$9,288
51	6 Year	\$250,403	\$751,209	\$10,433	51	6 Year	\$215,931	\$647,793	\$8,997
52	6 Year	\$242,946	\$728,838	\$10,123	52	6 Year	\$209,191	\$627,573	\$8,713
53	6 Year	\$236,077	\$708,231	\$9,837	53	6 Year	\$202,930	\$608,790	\$8,455
54	6 Year	\$229,431	\$688,293	\$9,560	54	6 Year	\$196,923	\$590,769	\$8,205
55	6 Year	\$223,203	\$669,609	\$9,300	55	6 Year	\$191,399	\$574,197	\$7,975
56	6 Year	\$216,297	\$648,891	\$9,021	56	6 Year	\$185,353	\$556,059	\$7,723
57	6 Year	\$209,980	\$629,940	\$8,749	57	6 Year	\$179,773	\$539,319	\$7,491
58	6 Year	\$203,981	\$611,943	\$8,499	58	6 Year	\$174,601	\$523,803	\$7,275
59	6 Year	\$198,479	\$595,437	\$8,270	59	6 Year	\$169,930	\$509,790	\$7,080
60	6 Year	\$193,297	\$579,891	\$8,054	60	6 Year	\$165,620	\$496,860	\$6,901
61	6 Year	\$186,776	\$560,328	\$7,782	61	6 Year	\$160,367	\$481,101	\$6,682
62	6 Year	\$180,862	\$542,586	\$7,536	62	6 Year	\$155,556	\$466,668	\$6,482
63	6 Year	\$175,510	\$526,530	\$7,313	63	6 Year	\$151,068	\$453,204	\$6,295
64	6 Year	\$170,708	\$512,124	\$7,113	64	6 Year	\$146,910	\$440,738	\$6,121
65	6 Year	\$166,407	\$499,221	\$6,934	65	6 Year	\$143,081	\$429,243	\$5,962
66	6 Year	\$159,115	\$477,345	\$6,630	66	6 Year	\$136,997	\$410,991	\$5,708
67	6 Year	\$152,538	\$457,614	\$6,356	67	6 Year	\$131,512	\$394,536	\$5,480
68	6 Year	\$146,710	\$440,130	\$6,113	68	6 Year	\$126,767	\$380,301	\$5,282
69	6 Year	\$141,656	\$424,968	\$5,902	69	6 Year	\$122,544	\$367,632	\$5,106
70	6 Year	\$137,367	\$412,101	\$5,724	70	6 Year	\$118,730	\$356,190	\$4,947
71	6 Year	\$126,115	\$378,345	\$5,255	71	6 Year	\$110,073	\$303,219	\$4,586
72	6 Year	\$117,040	\$351,120	\$4,877	72	6 Year	\$103,244	\$309,732	\$4,302
73	6 Year	\$109,673	\$329,019	\$4,570	73	7 Year	\$126,483	\$295,127	\$3,513
74	6 Year	\$103,513	\$328,539	\$4,316	74	7 Year	\$122,456	\$285,731	\$3,402
75	7 Year	\$135,580	\$316,353	\$3,766	75	7 Year	\$118,493	\$276,484	\$3,291
76	7 Year	\$130,092	\$303,548	\$3,614	76	7 Year	\$113,875	\$265,708	\$3,163
77	7 Year	\$125,578	\$293,015	\$3,488	77	7 Year	\$110,046	\$256,774	\$3,057
78	7 Year	\$121,894	\$284,419	\$3,386	78	7 Year	\$106,994	\$249,653	\$2,972
79	7 Year	\$119,022	\$277,718	\$3,306	79	7 Year	\$104,810	\$244,557	\$2,911
80	7 Year	\$116,826	\$272,594	\$3,245	80	7 Year	\$102,850	\$239,983	\$2,857

\*Represents what \$100,000 single premium will purchase. Multiples of \$100,000 would purchase proportional benefits listed above. Numbers illustrated above using Single Premium MoneyGuard<sup>®</sup> Reserve.

MoneyGuard<sup>®</sup> Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is included at issue (single premium only). The cost for these riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** This policy has exclusions and/or limitations.

MoneyGuard<sup>®</sup> Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN., on Policy Form LN850 (8/05), Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

For policies sold in New York, MoneyGuard<sup>®</sup> Reserve is a Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by Lincoln Life & Annuity Company of New York, Syracuse, NY on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Return of Premium Rider (ROPR) on Rider Form LR850 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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

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