

Learn the Advantage of our Linked Benefit Products

January Product Focus: Lincoln Financial MoneyGuard



At Superior Rating

Money back guarantee for the LIFE of the policy.

Application process only requires 8 pre-screening questions and a 45 minute phone interview.
No exams, No labs and No doctors' statements. No Waiting Period.

Single Premium Input can leverage up to two times for a death benefit and six times in Long-Term Care Coverage!

- ▶ If the client is fortunate enough to never use long-term care, the death benefit is paid to their beneficiary income tax free!
- ▶ A Convalescent Care Benefit Rider (CCBR) and state variations thereof, accelerates the specified amount of death benefit to help pay for long-term care expenses.
- ▶ The Extension of Benefit Rider (EOBR) allows the client to continue long-term care benefits if the specified amount of death benefit is exhausted.
- ▶ If the client uses all of the specified amount of death benefit to cover LTC costs, their beneficiary still receives a residual death benefit.

Your Ideal Prospect

- ▶ Independent
- ▶ Financially Secure
- ▶ Self Insuring
- ▶ Looking to protect their assets
- ▶ Clients afraid of 'use it or lose it'
- ▶ Existing policies to 1035

Why Linked Benefit Products:

Your cost of coverage can NEVER increase

Your LTC and Death benefits are TAX FREE

350,000 approximate number of new policies purchased annually

How to Learn More?

1. Register for a live webcast here. <http://www.partnersadvantage.com/Events/All>
2. Watch a recorded webinar. Available on the agent website: login and look under Training & Sales Systems tab and click on Training Library.
3. Ask for an illustration

**Call Partners Advantage at 888-251-5525, Ext. 715,
and speak with Laurie or Paula Today!**

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