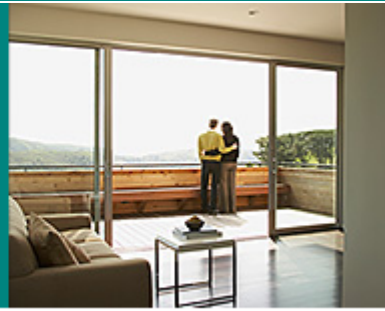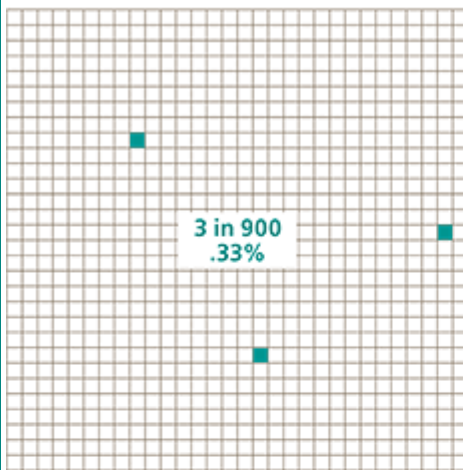## Your clients are insured, right?
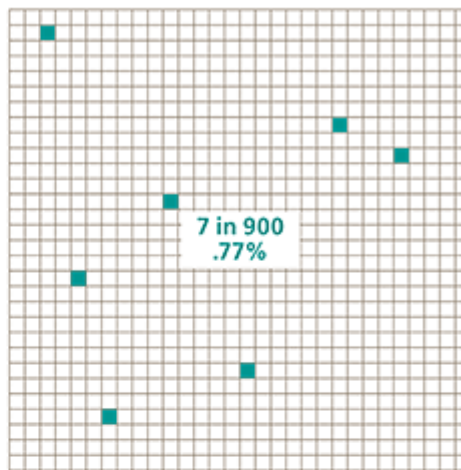
Your clients routinely insure against potential adverse events. Yet their chance of requiring some type of long-term care is much greater.
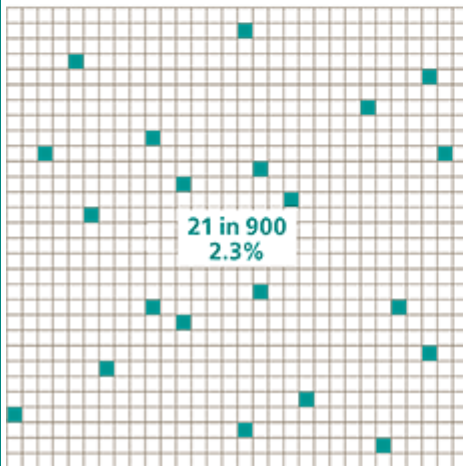
Tell them about the risks:

Odds of having a car accident[1,2]

3 in 900
.33%

Odds of having a residential fire[3,4]

7 in 900
.77%

Odds of being admitted to a critical care unit[4,5]

21 in 900
2.3%

Odds of needing long-term care[6]

630 in 900
70%
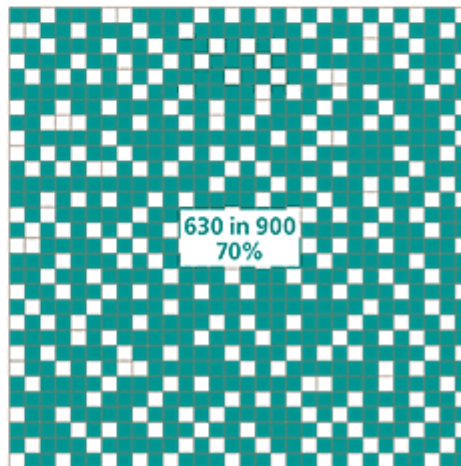
Why would someone ignore the greatest risk of all?

Help your clients protect themselves against the risks of long-term care expenses — the same way they already protect themselves against other risks.

[1] Fatality Analysis Reporting System, www-fars.nhtsa.dot.gov. October 13, 2008.

[2] National Transportation Statistics, Bureau of Transportation Statistics, www.bts.gov. October 13, 2008.

[3] U.S. Fire Administration, www.usfa.dhs.gov. October 13, 2008

[4] U.S. Census Bureau, www.census.gov. October 13, 2008.

[5] National Center for Health Statistics, Centers for Disease Control, www.cdc.gov/nchs. October 13, 2008

[6] U.S. Department of Health & Human Services, National Clearinghouse for LTC Information, www.longtermcare.gov. March 26, 2008.

Important disclosures. Please read.

Two separate companies issue universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. These companies are separately responsible for satisfying their own financial and contractual obligations.

Lincoln *MoneyGuard*® 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 cost of 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.** The insurance policy and riders have limitations, exclusions, and/or reductions.

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

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05), and an Extension of Benefits Rider on Rider Form LR852 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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LCN0809-2020578   LIF-MGR-09-0008_MGR-WAC-eBL010_Z01