

Lincoln *MoneyGuard*[®] - Washington Availability

Reopening *MoneyGuard*[®] life insurance products in the state of Washington

Over the last year, Lincoln Financial has actively monitored and diligently managed our business in response to the Washington state legislation guidelines regarding the Long-Term Services and Supports Trust Program.

With that in mind, effective Jan. 10, 2022, Lincoln will once again offer *MoneyGuard*[®] product solutions for new sales in the state of Washington, including Lincoln *MoneyGuard*[®] III and Lincoln *MoneyGuard Market Advantage*[®].

Please note, sales of policies at this time would not be eligible for exemption associated with the Long-Term Services and Supports Act in Washington, as policies needed to be placed prior to Nov. 1, 2021, to be eligible for that exemption.

This update only applies to Lincoln *MoneyGuard*[®] Solutions available in the state of Washington. Lincoln Life products with LTC Rider will not be reopening in the state of Washington at this time.

Additionally, Washington recently announced a delay in the collection of the payroll tax until after the 2023 legislative session. Despite the delay, there is no guarantee that a future exception window will be created so it is important to keep policies in force.

We will continue to monitor the environment and assess next steps as the situation evolves.

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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Lincoln MoneyGuard® solutions are universal life insurance policies with riders that reimburse for qualified long-term care expenses.

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