

SERFF Tracking Number: LCNC-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve - SERFF Tr Num: LCNC-125947184 State: ArkansasLH

Single Premium Fast facts

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41113

Sub-TOI: L08.000 Life - Other

Co Tr Num: LCN0811-2023445

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Anabela Tavares

Disposition Date: 12/19/2008

Date Submitted: 12/15/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts

Status of Filing in Domicile: Authorized

Project Number: LCN0811-2023445

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/19/2008

State Status Changed: 12/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Lincoln National Life Insurance Company

NAIC Number 65676 FEIN Number 35-0472300

Advertising Filing

Form(s):

SERFF Tracking Number: LNCN-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

LCN0811-2023445 – Lincoln MoneyGuard® Reserve

Single Premium

Fast Facts

Dear Sir or Madam:

Attached for your review and approval is the above-referenced advertising form.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Sincerely,

Anabela Tavares
Product Compliance Coordinator
Telephone: 860-466-2307
Fax: 860-466-1348
E-mail: anabela.tavares@lfg.com

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com
350 Church Street (860) 466-2307 [Phone]
Hartford , CT 06103 (860) 466-1348[FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

SERFF Tracking Number: LCNC-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

SERFF Tracking Number: LNCN-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$25.00	12/15/2008	24535982

SERFF Tracking Number: LCNC-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	12/19/2008	12/19/2008

SERFF Tracking Number: LCNC-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Disposition

Disposition Date: 12/19/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-125947184 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
 Company Tracking Number: LCN0811-2023445
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
 Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Form	Lincoln MoneyGuard Reserve - Single Premium Fast facts		Yes

SERFF Tracking Number: LCNC-125947184 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
 Company Tracking Number: LCN0811-2023445
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
 Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0811-2023445	Advertising	Lincoln MoneyGuard Initial Reserve - Single Premium Fast facts	Initial		0	LCN0811-2023445.pdf

Lincoln MoneyGuard® Reserve Single Premium

Fast facts

Lincoln MoneyGuard Reserve is a universal life insurance policy issued by **The Lincoln National Life Insurance Company**, Fort Wayne, IN (or in New York by Lincoln Life & Annuity Company of New York, Syracuse, NY). These companies are separately responsible for satisfying their own financial and contractual obligations.

Coverage	Lincoln MoneyGuard Reserve is a universal life insurance policy funded with a single premium payment.									
Issue ages and classes	Ages 30–80 (age last birthday), male/female, Nonsmoker and smoker									
Minimum specified amount	\$25,000 (May vary by state.)									
Maximum specified amount	\$500,000 with 2 year CCBR; \$750,000 with 3 year CCBR									
Benefit period options	2 years (2+0), 3 years (3+0), 4 years (2+2), 5 years (3+2), 6 years (2+4), 7 years (3+4)									
Deductible period	90 days									
Guaranteed interest rate	4%									
Qualified long-term care benefits include:	Home healthcare, Assisted living, Nursing home, Adult daycare, Personal care services, Hospice services, Alternative care services. Benefits may vary by state. Expenses are reimbursed up to the monthly maximum for all levels of care and they are intended to be income tax-free under IRC Section 104(a)(3).									
Convalescent Care Benefits Rider (CCBR)	This rider allows us to accelerate the specified amount of death benefit to pay for covered long-term care expenses. Benefits may be paid over 24 or 36 months.									
Extension of Benefits Rider (EOBR)	This rider extends benefits after the entire specified amount of death benefit has been used to pay the long-term care expenses. You may choose an additional two or four years of benefit payments.									
Taxation of charges for CCBR and EOBR	The charges for the CCBR and EOBR are deducted monthly from the policy value. These charges are treated as “distributions” and are taxable income if (a) the Lincoln MoneyGuard Reserve policy is a Modified Endowment Contract (MEC) and policy gain is used to pay the charges, or (b) the Lincoln MoneyGuard Reserve policy is not a MEC, but the policy’s cost basis is zero and policy gain is used to pay the charges. A 10% penalty may apply if these taxable distributions occur prior to age 59½. Lincoln Financial Group, its affiliated companies, and its representatives/insurance agents do not provide legal or tax advice. Please consult your tax advisor for additional information about how this may apply to your specific situation.									
Inflation protection	There are two types of inflation protection available, simple or compound. <table><thead><tr><th></th><th>CCBR</th><th>EOBR</th></tr></thead><tbody><tr><td>Simple</td><td>3%</td><td>3%</td></tr><tr><td>Compound</td><td>2%</td><td>5%</td></tr></tbody></table> <p>You must have the same type of inflation protection under both coverages, i.e., both simple or both compound. Unless rejected, the policy will default to compound inflation. Inflation protection on CCBR is subject to state availability. The charge for inflation protection is deducted monthly from the policy value.</p>		CCBR	EOBR	Simple	3%	3%	Compound	2%	5%
	CCBR	EOBR								
Simple	3%	3%								
Compound	2%	5%								



Note that we are soliciting the sale of this product and a licensed insurance agent will contact you.

Return of Premium Rider (ROPR)

The amount of premium that is returned upon full surrender of the policy will be the greater of the cash surrender value or 100% of the initial premium paid less any loans, loan interest, or withdrawals taken from the policy or long-term care benefits paid.

Residual death benefit

If your entire specified amount of death benefit has been used to pay to long-term care, Lincoln *MoneyGuard* Reserve will pay your beneficiary a residual death benefit. At the time you purchase the policy, the benefit is equal to 10% of the initial death benefit. The residual death benefit will be adjusted by 10% of any loans, loan interest, withdrawals, or loan repayments. Loans are charged interest. Not available in New Jersey or New York.

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

©2008 Lincoln National Corporation

www.LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0811-2023445

LIF-MG-08-0280

MG-SP-FST002_Z01

XXX 12/08 Z01

Order code: MG-SP-FST002

Important disclosures. Please read.

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), [an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05),] and a Return of Premium Rider (ROPR) on Rider Form LR850 (10/07) or LR850F (10/07). **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.**

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 (CCBR) on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) on Rider Form LR852 (8/05), and a Return of Premium Rider on Rider (ROPR) Form LR850 (10/07). **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.

This material was prepared to support the promotion and marketing of a universal life insurance product. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.



Hello future.®

SERFF Tracking Number: LCNC-125947184 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41113
Company Tracking Number: LCN0811-2023445
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Lincoln MoneyGuard Reserve - Single Premium Fast facts
Project Name/Number: Lincoln MoneyGuard Reserve - Single Premium Fast facts/LCN0811-2023445

Rate Information

Rate data does NOT apply to filing.