

SERFF Tracking Number: JEPL-125638671 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39087
Company Tracking Number: LN485
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LN485
Project Name/Number: LNL LN485/LN485

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: LN485 SERFF Tr Num: JEPL-125638671 State: ArkansasLH
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 39087
Sub-TOI: L08.000 Life - Other Co Tr Num: LN485 State Status: Filed-Closed
Filing Type: Form Co Status: Sent to State Reviewer(s): Linda Bird
Authors: Jane Neidermyer, William Otten, Lori Saltmarsh Disposition Date: 05/28/2008
Date Submitted: 05/22/2008 Disposition Status: Accepted For
Informational Purposes
Implementation Date Requested: 11/01/2008 Implementation Date:

State Filing Description:

General Information

Project Name: LNL LN485 Status of Filing in Domicile: Pending
Project Number: LN485 Date Approved in Domicile:
Requested Filing Mode: Informational 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: 05/28/2008
State Status Changed: 05/28/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Re: Individual Term Life Insurance

Informational Filing Regarding 2001CSO Standard Male/Female Unismoke Ultimate ANB Mortality Table for use with Fixed Premium Term Life Policy form LN485 and F485-A Data Pages for use with LN485

The Lincoln National Life Insurance Company

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Group & NAIC #: 020-65676

This is an informational filing to notify the department of our update from the 1980 CSO Unisex, Unismoke Mortality Table to the 2001CSO Standard Male/Female Unismoke Ultimate ANB Mortality Table.

The Actuarial Memorandum for the policy has been included in this informational filing and reflects the update to the 2001 CSO Standard Male/Female Unismoke Ultimate ANB Mortality Table. Please note that there is no reference to the mortality table within the previously approved policy form referenced above. The updated table will only apply to new issues of the above referenced policy form. The requested implementation date for this change will be the later of November 1, 2008 or the date of your acknowledgement of this change.

Company and Contact

Filing Contact Information

Jane Neidermyer, Compliance Analyst jane.neidermyer@lfg.com
 One Granite Place (800) 258-3648 [Phone]
 Concord, NH 03302-0515 (603) 226-5128[FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street	Group Code: 20	Company Type: Life Insurance
Hartford, CT 06103	Group Name:	State ID Number:
(800) 258-3648 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Per State Requirments
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$35.00	05/22/2008	20461996

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		05/28/2008	05/28/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Submit Letter	Supporting Document	Jane Neidermyer	05/23/2008	05/23/2008

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Disposition

Disposition Date: 05/28/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	ASM		No
Supporting Document (revised)	Submit Letter		Yes
Supporting Document	Submit Letter		Yes

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Amendment Letter

Amendment Date:

Submitted Date: 05/23/2008

Comments:

Our original filing letter and description contained an error as the data pages are part of the contract and do not have separate form numbers. We have attached a corrected copy of the filing letter. We regret the error.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Submit Letter

Comment:

AR Submit 5-23-08.pdf

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/07/2008
Comments:
Attachment:
AR Cert. of Compl..pdf

Review Status:
Bypassed -Name: Application 05/07/2008
Bypass Reason: Informational filing for 2001 CSO
Comments:

Review Status:
Satisfied -Name: ASM 05/22/2008
Comments:
Attachment:
ASM for LNL LifeElements 1-yr Term ASM NW.pdf

Review Status:
Satisfied -Name: Submit Letter 05/23/2008
Comments:
Attachment:
AR Submit 5-23-08.pdf

ARKANSAS

CERTIFICATE OF COMPLIANCE

The Lincoln National Life Insurance Company

Re: LN485 Fixed Premium Term Life Policy and F485-A Data Pages for use with LN485

To the best of my knowledge and belief, the Policy with data pages listed above complies with the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance department.

To the best of my knowledge and belief we are in compliance with the requirements of Arkansas Code Ann. 23-79-138. We provide a document entitled "Important Information to Policyholders" which contains the required information.

To the best of my knowledge and belief we are in compliance with the requirements of Regulation 49 and we provide the required Guaranty Association notice.



Pamela M. Telfer, AVP
Product Compliance

Date: May 22, 2008

VUL, UL, TERM

CONFIDENTIAL – NOT TO BE MADE AVAILABLE FOR PUBLIC INSPECTION

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

**ACTUARIAL DESCRIPTION OF FIXED PREMIUM TERM LIFE
Policy Form LN 485 with Data Pages F485-A**

This is a fixed premium, one-year term life insurance policy payable on the death of the insured.

DESCRIPTION OF POLICY CHARACTERISTICS

Flexibility

At issue the owner pays the full premium for the policy. No modal premium options are available.

Renewability and Convertibility

This policy is not renewable or convertible.

Nonforfeiture

There are no cash surrender values with this policy. This is the minimum required by the Standard Nonforfeiture Law for a one-year term policy with no endowment benefit.

BASIS OF VALUES

Premiums are calculated by first multiplying the premium rate by the specified amount of insurance, then adding a \$250 policy fee. Premium rates vary by the issue age of the insured, but do not vary by sex or smoker status.

ACTUARIAL VALUES

On each valuation date, the reserve for the policy will be computed in accordance with the principles contained in the Standard Valuation Law and applicable state regulation. The valuation interest rate is the maximum rate allowed under the Standard Valuation Law. The mortality basis is 2001 CSO (male and female, composite, ultimate, age nearest birthday).

CERTIFICATION

I certify that the assumptions used for this policy are reasonable, the policy appears to be self-supporting, and for future years the assumptions and rates do not unfairly discriminate between new issues and in force policies.

Michael Hamilton, FSA, MAAA
Lincoln National Life Insurance Company

May 2008



May 23, 2008

Hon. Julie Benafield Bowman
Commissioner of Insurance
Compliance-Life & Health
Attn: Joe Musgrove
1200 West Third Street
Little Rock, AR 72201-1904

Lincoln Financial Group
One Granite Place
P.O. Box 515
Concord, NH 03302
phone 603 226-5000

Re: Individual Term Life Insurance
Informational Filing Regarding 2001CSO Standard Male/Female Unismoke Ultimate ANB Mortality
Table for use with Fixed Premium Term Life Policy form LN485
Policy Approved 12/28/1999
The Lincoln National Life Insurance Company
Group & NAIC #: 020-65676

Dear Ms. Shafer:

This is an informational filing to notify the department of our update from the 1980 CSO Unisex, Unismoke Mortality Table to the 2001CSO Standard Male/Female Unismoke Ultimate ANB Mortality Table.

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To the best of our knowledge and belief, this filing complies with all the applicable laws and regulations of your state. This submission contains no unusual or possibly controversial items from the standpoint of normal company or industry standards.

We trust the information provided is satisfactory and look forward to your acknowledgement. Should you require additional information, please feel free to contact me directly at 1-800-258-3648, extension 5627 or via the e-mail address shown below.

Sincerely,

A handwritten signature in cursive script that reads 'Jane P. Neidermyer'.

Jane P. Neidermyer, FLMI, ACS
Senior Analyst, Product Compliance
E-mail: Jane.Neidermyer@lfg.com

www.lfg.com

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



May 22, 2008

Hon. Julie Benafield Bowman
Commissioner of Insurance
Compliance-Life & Health
Attn: Joe Musgrove
1200 West Third Street
Little Rock, AR 72201-1904

Lincoln Financial Group
One Granite Place
P.O. Box 515
Concord, NH 03302
phone 603 226-5000

Re: Individual Term Life Insurance
Informational Filing Regarding 2001CSO Standard Male/Female Unismoke Ultimate ANB Mortality Table for use with Fixed Premium Term Life Policy form LN485 and F485-A Data Pages for use with LN485
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Sincerely,

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Jane P. Neidermyer, FLMI, ACS
Senior Analyst, Product Compliance
E-mail: Jane.Neidermyer@lfg.com