

SERFF Tracking Number: LCNC-125631047 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 38880
Company Tracking Number: 32146 4/08
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Bonus Rider
Project Name/Number: 32146 4/08/32146 4/08

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Bonus Rider SERFF Tr Num: LCNC-125631047 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 38880

Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 32146 4/08 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Robert Gorey, Anabela Disposition Date: 05/07/2008

Tavares

Date Submitted: 05/06/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 32146 4/08

Project Number: 32146 4/08

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/07/2008

State Status Changed: 05/07/2008

Corresponding Filing Tracking Number:

Filing Description:

The Lincoln National Life Insurance Company

NAIC #: 65676

FEIN#: 35-0472300

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Re: New Submission

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32146 4/08 Bonus Rider

Attached please find a copy of the captioned form for your review and approval. This form is new and does not replace any other form previously approved by your Department.

This is a Bonus rider that will be attached to a deferred variable annuity contract when the owner requests a Bonus Share class. The form is identical to our previously approved form 32146, providing the same benefits, except that we have added the following paragraph:

Forfeiture of Bonus Credit due to Death: If any Owner or Annuitant's death occurs either (i) before, or (ii) within 12 months after any Purchase Payment, the Bonus Credit associated with such Purchase Payment will be forfeited upon receipt of proof, satisfactory to LNL, of the death. However, if a designated Beneficiary of the Death Benefit is the surviving spouse of the deceased and the spouse elects to continue the Contract as the new Owner, the spouse's share of the Bonus Credit will not be forfeited.

It is submitted for use with our previously approved individual variable annuity contracts and any new individual variable annuity contract that we may develop in the future that receives approval from your Department.

This form is regulated by the SEC and is exempt from readability requirements. Submitted in final printed form, it is subject only to minor modifications in paper stock, ink, and adaptation to computer printing. We also attach, herewith, any additional materials the Department requires including certifications as required by your state.

Thank you for your consideration of this filing. Should you have any questions, or need any additional information to complete your review, please feel free to contact me as noted below.

Company and Contact

Filing Contact Information

Rob Gorey, Contract Analyst
350 Church Street
Hartford, CT 06103-1106

Robert.Gorey@lfg.com
(860) 466-2908 [Phone]
(860) 466-1348[FAX]

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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

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Filing Fees

Fee Required? Yes
Fee Amount: \$35.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$35.00	05/06/2008	20120644

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/07/2008	05/07/2008

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Disposition

Disposition Date: 05/07/2008

Implementation Date:

Status: Approved

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	Life & Annuity - Acturial Memo		No
Form	Bonus Rider		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	32146 4/08	Policy/Cont	Bonus Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	32146 4-08 BONUS RIDER.pdf

BONUS RIDER **("this Rider")**

BONUS RIDER FOR VARIABLE ANNUITY

This Rider is part of the Contract to which it is attached and is effective upon issue. In the case of a conflict with any provision of the Contract, the provisions of this Rider will control. This Rider will terminate on the Annuity Commencement Date. This Rider amends the Contract as follows:

The following paragraph will be added to the NOTICE OF RIGHT TO EXAMINE CONTRACT provision on the front cover.

Upon cancellation, LNL will return the Contract Value as of the Valuation Date on which LNL receives the cancellation request, plus any Mortality and Expense Risk and Administrative Charge proportionately attributable to the Bonus Credits, plus any premium taxes previously deducted from the Contract Value, minus any Bonus Credits paid into this Contract. If the Contract Value on the date of cancellation is less than the sum of Purchase Payments minus withdrawals including any applicable charges, LNL will also return the net investment loss on this Contract and fund management fees each in an amount that is proportionately attributable to the Bonus Credits.

The following definition in ARTICLE 1 will be amended to read as follows:

EARNINGS -- The excess of the Contract Value over the sum of Bonus Credits and Purchase Payments which have not yet been withdrawn from this Contract.

The following definitions will be added to ARTICLE 1.

BONUS CREDIT -- The additional amount credited to this Contract by LNL for each Purchase Payment. Bonus Credits are not considered Purchase Payments.

The following will be added to ARTICLE 2.

BONUS CREDIT

A Bonus Credit is paid into this Contract by LNL for the initial and all subsequent Purchase Payments made to this Contract. The amount of the Bonus Credit is calculated as a percentage of the Purchase Payment. The Bonus Credit percentage is based upon the amount of the Owner's Investment. The Bonus Credit percentage is set forth on the Contract Specifications.

If a subsequent Purchase Payment is made on or before the first anniversary of the Contract Date and that Purchase Payment increases the Owner's Investment to a level that qualifies the Purchase Payment for a Bonus Credit percentage which is higher than the Bonus Credit percentage paid on prior Purchase Payments, then an additional Bonus Credit will be paid into the Contract at the time the subsequent Purchase Payment is made. The additional Bonus Credit will be determined by multiplying the sum of the prior Purchase Payments by the additional Bonus Credit percentage. The additional Bonus Credit percentage will be the difference between the percentage applicable to the subsequent Purchase Payment and the percentage applied to the prior Purchase Payments. This additional Bonus Credit will be paid into the Contract on the same date the subsequent Purchase Payment is allocated, and will not be applied to the Contract retroactively to the dates of prior Purchase Payments. This additional Bonus Credit will not be applicable after the first anniversary of the Contract Date.

Bonus Credits will be allocated to any Fixed Account, if any and/or the Variable Subaccounts of the Contract at the same time and at the same percentages as the Purchase Payment to which they correspond.

Forfeiture of Bonus Credit due to Death: If any Owner or Annuitant's death occurs either (i) before, or (ii) within 12 months after any Purchase Payment, the Bonus Credit associated with such Purchase Payment will be forfeited upon receipt of proof, satisfactory to LNL, of the death. However, if a designated Beneficiary of the Death Benefit is the surviving spouse of the deceased and the spouse elects to continue the Contract as the new Owner, the spouse's share of the Bonus Credit will not be forfeited.

The Lincoln National Life Insurance Company

A handwritten signature in black ink that reads "Dennis R. Glass". The signature is written in a cursive, flowing style.

President

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 05/01/2008
Comments:
Attachment:
Arkansas Reg. 19.pdf

Review Status:
Bypassed -Name: Application 05/01/2008
Bypass Reason: not applicable
Comments:

Review Status:
Bypassed -Name: Life & Annuity - Acturial Memo 05/01/2008
Bypass Reason: not applicable
Comments:

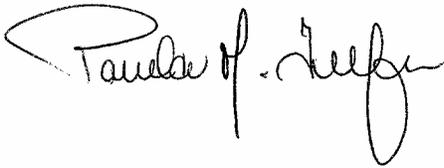
ARKANSAS

CERTIFICATE OF COMPLIANCE

The Lincoln National Life Insurance Company

Re: 32146 4/08

To the best of my knowledge and belief, the policy form listed above complies with the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

A handwritten signature in black ink, appearing to read "Pamela Telfer". The signature is written in a cursive style with a large initial "P" and a long, sweeping underline.

Pamela Telfer, AVP
Product Compliance

Date: May 6, 2008