

SERFF Tracking Number: LCNC-125646061 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
Company Tracking Number: AR 516 1/09
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Variable Annuity Amendment SERFF Tr Num: LCNC-125646061 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 39117

Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: AR 516 1/09

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Shirley Gordon, Omayra Vega

Disposition Date: 05/30/2008

Date Submitted: 05/27/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR 516 1/09

Status of Filing in Domicile: Pending

Project Number: AR 516 1/09

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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: 05/30/2008

State Status Changed: 05/30/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Lincoln National Life Insurance Company, NAIC #65676, FEIN# 35-0472300

RE: Form AR 516 1/09 – Variable Annuity Amendment

SERFF Tracking Number: LCNC-125646061 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
Company Tracking Number: AR 516 1/09
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

The above captioned form is submitted by The Lincoln National Life Insurance Company for your review and approval. The enclosed form does not replace any form that is currently on file with your Department.

This form is intended for both new and existing business under our previously approved deferred annuity contract forms. It has been structured for use with any future contract we may file with the Department, if permitted by the product design.

Form AR 516 1/09 is intended to be issued only when there is an increase to an investment advisory fee. To ensure our clients are not negatively impacted by this increase, this amendment also provides for the annual charge to be decreased.

This form does not contain any unusual or possibly controversial items that deviate from normal company and industry standards. We certify that no assumptions or provisions unfairly discriminate in availability, rates, benefits, or any other way for prospective insureds. It is submitted in final printed form and is subject only to minor modification in paper stock, ink, and adaptation to computer printing.

Thank you for your time and prompt review of this submission. Please let me know if I can provide any additional information that would assist you in the review process.

Sincerely,

Omayra Vega
Contract Analyst
800-238-6252, ext 63192 or 860-466-3192
FAX: 860-466-1348
E-Mail: omayra.vega@LFG.com

SERFF Tracking Number: LCNC-125646061 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
 Company Tracking Number: AR 516 1/09
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: Variable Annuity Amendment
 Project Name/Number: AR 516 1/09/AR 516 1/09

Company and Contact

Filing Contact Information

Shirley Gordon, Contract Analyst Shirley.Gordon@lfg.com
 350 Church Street (860) 466-1577 [Phone]
 Hartford, CT 06103-1106 (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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$35.00	05/27/2008	20512000

SERFF Tracking Number: LCNC-125646061 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
Company Tracking Number: AR 516 1/09
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/30/2008	05/30/2008

SERFF Tracking Number: LCNC-125646061 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 39117
Company Tracking Number: AR 516 1/09
TOI: A02.11 Individual Annuities- Deferred Non- *Sub-TOI:* A02.11.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

Disposition

Disposition Date: 05/30/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-125646061 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
 Company Tracking Number: AR 516 1/09
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: Variable Annuity Amendment
 Project Name/Number: AR 516 1/09/AR 516 1/09

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Variable Annuity Amendment		Yes

SERFF Tracking Number: LCNC-125646061 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
 Company Tracking Number: AR 516 1/09
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: Variable Annuity Amendment
 Project Name/Number: AR 516 1/09/AR 516 1/09

Form Schedule

Lead Form Number: AR 516 1/09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AR 516 1/09	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Variable Annuity Amendment	Initial			AR 516.pdf

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

VARIABLE ANNUITY AMENDMENT

[EFFECTIVE DATE: [January 1, 2009]]

IT IS HEREBY AGREED THAT THE CONTRACT IS REVISED AS FOLLOWS:

1. The investment advisory fee for the [Delaware VIP Value Series] [formerly Delaware Equity/Income Series] is increasing from [.10%] to [.95%].
2. The daily charges imposed on a variable sub-account for any Valuation Period represent the daily mortality and expense risk charge and the daily administrative charge adjusted for the number of calendar days in the Valuation Period. On an annual basis, this charge is 1.002%. This charge is reduced to [0.999]% on assets invested in the [Delaware VIP Value Series.]

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

By  President

Any questions concerning this Amendment should be directed to our Servicing Office at (800) (234-3500).

SERFF Tracking Number: LCNC-125646061 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 39117
Company Tracking Number: AR 516 1/09
TOI: A02.11 Individual Annuities- Deferred Non- *Sub-TOI:* A02.11.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-125646061 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39117
Company Tracking Number: AR 516 1/09
TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
Variable and Variable
Product Name: Variable Annuity Amendment
Project Name/Number: AR 516 1/09/AR 516 1/09

Supporting Document Schedules

Satisfied -Name: Certification/Notice	Review Status:	05/14/2008
Comments:		
Attachment: Arkansas Reg. 19.pdf		
Bypassed -Name: Application	Review Status:	05/14/2008
Bypass Reason: not applicable for this type of filing.		
Comments:		
Bypassed -Name: Life & Annuity - Acturial Memo	Review Status:	05/14/2008
Bypass Reason: not applicable for this type of filing.		
Comments:		
Satisfied -Name: Statement of Variability	Review Status:	05/27/2008
Comments:		
Attachment: NW Statement of Variability.pdf		

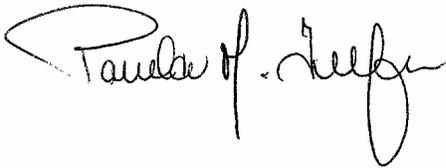
ARKANSAS

CERTIFICATE OF COMPLIANCE

The Lincoln National Life Insurance Company

Re: AR 516 1/09

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 27, 2008

STATEMENT OF VARIABILITY

Form Number

AR 516 1/09 – Variable Annuity Amendment

This statement shows the particular sections and provisions in the above noted form that contain bracketed items to indicate variability. The bracketed variable items are highlighted and followed by a text box with the corresponding explanation for each.

No item identified as variable with a zero entry will be omitted from these forms.

No change in variability will be made which in any way expands the scope of the item being changed.

Variable Annuity Amendment

[EFFECTIVE DATE: [January 1, 2009]]

Explanation: The Effective Date prints only when this Amendment is sent to Existing Cases. The implementation date of this Amendment is the Effective Date.

1. The investment advisory fee for the ¹[Delaware VIP Value Series] ²[formerly Delaware Equity/Income Series] is increasing from ³[.10%] to ⁴[.95%].
2. The daily charges imposed on a variable sub-account for any Valuation Period represent the daily mortality and expense risk charge and the daily administrative charge adjusted for the number of calendar days in the Valuation Period. On an annual basis, this charge is 1.002%. This charge is reduced to ⁵[0.999%] on assets invested in the ¹[Delaware VIP Value Series].

Explanation:

- ¹ Name of Separate Account whose Investment advisory fee is increasing.
- ² If applicable, prior name of Separate Account whose investment advisory fee is increasing.
- ³ Current investment advisory fee. Variability is intended for future increases to a Separate Account. Any future change to this rate that exceeds .10% will be filed prior to the use of this amendment.
- ⁴ New investment advisory fee. Any future change to this rate that exceeds .95% will be filed prior to the use of this amendment.
- ⁵ New annual charge. This charge is dependent upon the increase to the investment advisory fee. The annual charge will always decrease by the same basis point that the investment advisory fee is increasing by (i.e. If the investment advisory fee for a fund identified under 1 above is increasing by 0.05%, then the annual charge will increase by 0.05%.

For existing business, total charges will either hold steady or decline. They never will be increased via this amendment.



Dennis R. Glass

President

Explanation: The Amendment will be signed by either the Company's current President or Secretary.