

SERFF Tracking Number: LCNC-126031010 State: Arkansas  
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41522  
Company Tracking Number: LCN0811-2023447  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: The cost of long-term care  
Project Name/Number: The cost of long-term care/LCN0811-2023447

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: The cost of long-term care SERFF Tr Num: LCNC-126031010 State: ArkansasLH  
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 41522  
Sub-TOI: L08.000 Life - Other Co Tr Num: LCN0811-2023447 State Status: Filed-Closed  
Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Author: Anabela Tavares Disposition Date: 02/12/2009  
Date Submitted: 02/12/2009 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: The cost of long-term care Status of Filing in Domicile: Authorized  
Project Number: LCN0811-2023447 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: 02/12/2009 Explanation for Other Group Market Type:  
State Status Changed: 02/12/2009  
Deemer Date: Corresponding Filing Tracking Number:

Filing Description:

RE: Lincoln National Life Insurance Company  
NAIC Number 65676 FEIN Number 35-0472300

Advertising Filing – Universal Life with Long Term Care

Form(s): LCN0811-2023447 – The cost of long-term care

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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  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00

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Retaliatory? No  
Fee Explanation:  
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$25.00	02/12/2009	25679710

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	02/12/2009	02/12/2009

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## Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		No
<b>Supporting Document</b>	Application		No
<b>Form</b>	The cost of long-term care		Yes

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0811-2023447	Advertising	The cost of long-term care	Initial		0	LCN0811-2023447.pdf



## The cost of long-term care

The Lincoln National Life  
Insurance Company

Lincoln Life & Annuity  
Company of New York





## She's looking forward to a long retirement...

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Two separate companies issue linked benefits life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. For all other states, policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. These companies are separately responsible for satisfying their own financial and contractual obligations.

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

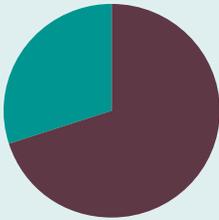
## ...but what if she needs long-term care?

What is long-term care?

How much can it cost?

Can you protect yourself from the potential costs?

This brochure may be able to answer some of your questions.



At least 70% of individuals over age 65 will require some long-term care services at some point in their lives.<sup>1</sup>

<sup>1</sup>U.S. Department of Health and Human Services — National Clearinghouse for LTC Information, [www.longtermcare.gov](http://www.longtermcare.gov). March 26, 2008.

# Long-term care is more than a nursing home.

Long-term care is usually defined as personal or medical assistance with the Activities of Daily Living (ADLs), which include bathing, dressing, continence, eating, toileting, and transferring (e.g., moving from a wheelchair to a bed).

There are several types of long-term care services, depending upon your level of independence.

## Assisted living

Assisted living provides help with bathing and dressing, medication reminders, and light housekeeping. It's designed to assist those with minimal needs to remain as independent as possible.

## Adult daycare

For those who want to remain at home, but need help with Activities of Daily Living while a caretaker is at work, adult daycare can be a good solution. Meals and some medical monitoring services are usually included, and transportation may also be available.

## Home care

Home care can include companions to assist with housekeeping, cooking, and shopping. It can also include medical care provided by registered or licensed practical nurses. Home care can be part-time or full-time, depending upon your needs.

## Nursing home

Nursing home services are mostly for those who need more intensive medical care, such as wound care, rehabilitation, or help with respirators or ventilators. Nursing home care may be temporary (recovering from surgery or an injury), or permanent (end-of-life services).

## The costs of long-term care

According to the United States Department of Health and Human Services—National Clearinghouse for Long-Term Care Information, the national averages in 2007 for various types of long-term care are shown here. These costs may vary by region.

Long-term care service	Costs
Home health aide	\$25 per hour
Assisted living unit	\$2,714 per month
Nursing home/ semi-private room	\$181 per day, or \$66,065 per year
Nursing home/ private room	\$205 per day, or \$74,825 per year

Source: [www.longtermcare.gov](http://www.longtermcare.gov). March 26, 2008.



## Paying for long-term care

Can you realistically protect your retirement assets and income while covering long-term care costs?

This chart compares common ways of paying for long-term care and common advantages and disadvantages of each.

Your own circumstances should be considered before choosing one or more of these options. Discuss them with your licensed insurance agent, who can provide more detailed information, including associated costs and fees as they pertain to each alternative.

Option	Advantages
<b>Personal savings</b> CDs, mutual funds, individual stocks and bonds.	You can obtain the type of long-term care you prefer.
<b>Retirement income</b> 401(k), 403(b), pension plan	If it will cover long-term care costs, you won't have to spend down your other assets.
<b>Long-term care insurance</b> Specific medical expense coverage related to long-term care.	You may not have to spend down your retirement assets.
<b>Linked or accelerated benefits life insurance</b> Accelerates policy's death benefit to reimburse qualified long-term care expenses.	<ul style="list-style-type: none"><li>• Some policies allow a one-time premium.</li><li>• Some policies offer return of premium riders (For an additional cost).</li><li>• You could have more money to pay for long term care than the actual premium paid.</li></ul>

## What's the next step?

Be sure that you've done as much as you can to protect yourself should you need some type of long-term care in the future.

Take action now. Discuss your current situation and needs with your licensed insurance agent. Together, you can determine which could be the best option for you.

### Disadvantages

You'll need to accurately estimate future costs of long-term care, and set aside enough money to cover those costs for several years.

- It may not be enough to cover long-term care costs, especially if a married couple is living on one income and one spouse requires long-term care.
- Ongoing premiums vary depending on benefits and benefit periods.
- If you never require long-term care, the premiums may not be returnable.
- You may have to pay for care up front, then be reimbursed by the insurance company.
- Any loans, withdrawals, or benefits paid will reduce the amount of any premiums returned.
- Returned premiums may have tax implications.
- You may have to pay for care up front, then be reimbursed by the insurance company.

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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LCN0811-2023447  
LIF-MG-08-0280  
MG-LTC-BRC009\_Z01  
PRNT 2/09 Z01

**Order code: MG-LTC-BRC009**



Hello future.®

## Important disclosures. Please read.

Linked benefits life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN on policy form LN850 (8/05) and rider forms LR851 (8/05) and LR852 (8/05). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Linked benefits life insurance policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY on policy form LN850 (8/05) and rider forms LR851 (8/05) and LR852 (8/05). **Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

The insurance policy and riders have limitations, exclusions, and/or reductions. 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 linked benefits life insurance products. 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.**

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## Rate Information

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