

SERFF Tracking Number: LCNC-126070439 State: Arkansas  
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 41803  
Company Tracking Number: LCN0902-2026741  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve  
Project Name/Number: Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve/LCN0902-2026741

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve  
term care needs? - Lincoln MoneyGuard Reserve

TOI: L08 Life - Other

SERFF Status: Closed-Filed

State Tr Num: 41803

Sub-TOI: L08.000 Life - Other

Co Tr Num: LCN0902-2026741

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Anabela Tavares

Disposition Date: 03/17/2009

Date Submitted: 03/11/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve

Status of Filing in Domicile: Authorized

Project Number: LCN0902-2026741

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: 03/17/2009

Explanation for Other Group Market Type:

State Status Changed: 03/17/2009

Deemer Date:

Created By: Anabela Tavares

Submitted By: Anabela Tavares

Corresponding Filing Tracking Number:

Filing Description:

The Lincoln National Life Insurance Company

NAIC# 020-65676 FEIN # 35-0472300

Re: NEW SUBMISSION

Advertising Filing – Universal Life with Long Term Care

Form(s):

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LCN0902-2026741 – Have you planned for your long-term care needs  
Lincoln MoneyGuard® Reserve

Dear Sir or Madam:

Attached for your review and approval is the above-referenced advertising form. This form is new and does not replace any other form previously approved by your Department.

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  
Retaliatory?      No

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Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$25.00	03/11/2009	26332874

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	03/17/2009	03/17/2009

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## Disposition

Disposition Date: 03/17/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Form	Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0902-2026741	Advertising	Have you planned for your long-term care needs? - Lincoln MoneyGuard Reserve	Initial		0.000	LCN0902-2026741.pdf

# Have you planned for your long-term care needs? Lincoln *MoneyGuard*<sup>®</sup> Reserve

Lincoln *MoneyGuard* Reserve, a single-premium universal life policy with long-term care benefits issued by The Lincoln National Life Insurance Company or in New York, by Lincoln Life & Annuity Company of New York, can help with:

Reimbursements for qualified long-term care expenses

A death benefit for your beneficiaries

A money back guarantee\*

All of this is backed by the claims-paying ability of top insurers

Easy application process

## ► Prepare today!

[Name]

[Firm]

[Telephone #] [E-mail]

\*Through the Return of Premium Rider, and will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications.

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

Lincoln *MoneyGuard*<sup>®</sup> Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay covered long-term care expenses. The Return of Premium Rider is included at issue. The cost of riders is deducted from the policy 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, terms, and/or reductions.

Lincoln *MoneyGuard*<sup>®</sup> 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 on Rider Form LR851 (8/05) and a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07).

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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 on Rider Form LR851 (8/05) and a Return of Premium Rider on Rider Form LR850 (10/07).

**Contractual obligations are backed by claims-paying ability of the appropriate issuing company.** Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

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LIF-MGR-09-0008  
MGR-NY-ADV002\_Z01  
XXX 2/09 Z01  
Order code: MGR-NY-ADV002



Hello future.<sup>®</sup>

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable		
<b>Comments:</b>		