

SERFF Tracking Number: JPFC-126225569 State: Arkansas
Filing Company: Lincoln National Life Insurance Company State Tracking Number: 43058
Company Tracking Number: AE-525 (7-09)
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Amendatory Endorsement AE-525 (7-09)
Project Name/Number: /

Filing at a Glance

Company: Lincoln National Life Insurance Company

Product Name: Amendatory Endorsement AE-525 (7-09) SERFF Tr Num: JPFC-126225569 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-Closed State Tr Num: 43058

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: AE-525 (7-09)

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Tracy Jackson, David Miceli

Disposition Date: 07/29/2009

Date Submitted: 07/27/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

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: 07/29/2009

Explanation for Other Group Market Type:

State Status Changed: 07/29/2009

Deemer Date:

Created By: David Miceli

Submitted By: David Miceli

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Fixed and Variable Annuity Form

Form # AE-525 (7-09), Amendatory Endorsement

The Lincoln National Life Insurance Company

NAIC No.: 020-65676 FEIN No.: 35-0472300

Dear Sir or Madam:

SERFF Tracking Number: JPFC-126225569 State: Arkansas
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Enclosed for your review and approval are final print copies of the above referenced form, which is new and not intended to replace any form previously submitted to or approved by your Department.

Form AE-525 (7-09) is an Amendatory Endorsement to be attached to new issues of the following rider form that was recently approved by your state. As of this time this rider has not been introduced for marketing or issuance in your state.

Rider #	State filing # (if applicable)	Approval date
AR-525 (2-09)	41862	03/20/09

Form AE-525(7-09) modifies the above referenced form in the following ways:

1. Adds the following definitions: Rider Anniversary, Rider Date and Rider Year.
2. Amends the title of one of the columns of the Unscheduled Payment Charge Schedule. Replacing "Contract Year" with "Rider Year" no other changes to the table have been made.
3. Amends language within the continuation options upon the death of (i) any Owner (who is not the Annuitant) and (ii) the Annuitant under the "Death of Owner, Annuitant, or Secondary Life" provision.

Form AE-525 (7-09) is being filed in all jurisdictions where LNL is admitted to do business. To the best of our knowledge, the Endorsement meets all the requirements of your state.

Form AE-525 (7-09) contains no unusual or controversial features that deviate from normal industry or company standards and has a Flesch Readability Score of 51.7. Form AR-525 (7-09) was submitted in our domiciliary state of Indiana and is pending approval.

Enclosed are any necessary filing fees and certifications as required by your State. Your prompt review and approval consideration will be greatly appreciated.

If there are any questions regarding this submission, please contact me at 1-800-458-5299 ext. 4705 or email me at david.m.miceli@LFG.com.

Company and Contact

Filing Contact Information

David Miceli, Manager, Annuity Product david.m.miceli@lfg.com

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Compliance

100 N Greene St. 800-458-5299 [Phone] 4705 [Ext]
 Greensboro, NC 27401 336-335-2925 [FAX]

Filing Company Information

Lincoln National Life Insurance Company CoCode: 65676 State of Domicile: Indiana
 350 Church St. Group Code: 20 Company Type: Insurance
 Hartford, CT 06103 Group Name: State ID Number:
 (800) 458-5299 ext. [Phone] FEIN Number: 35-0472300

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln National Life Insurance Company	\$20.00	07/27/2009	29451587

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/29/2009	07/29/2009

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Disposition

Disposition Date: 07/29/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Amendatory Endorsment		Yes

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Form Schedule

Lead Form Number: AE-525 (7-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AE-525 (7-09)	Other	Amendatory Endorsment	Initial		51.700	AE-525_7-09_.pdf

The Lincoln National Life Insurance Company

Amendatory Endorsement for Rider Form AR-525 (2-09)

This amendatory endorsement is a part of the Rider to which it is attached and it takes effect on the Rider Date. This amendatory endorsement is subject to the terms and conditions of the Rider unless otherwise stated herein. In the event of a conflict, the terms of this amendatory endorsement will govern. This amendatory endorsement will terminate upon termination of the Rider.

The Rider provisions are amended as follows:

1) The reference to "Contract Years" in the heading under the "**Unscheduled Payment Charge Schedule**" is amended to read "Rider Years."

2) The following definitions are added as a new section:

Rider Date is the effective date of this Rider. It is shown on the Contract Benefit Data Page. For purposes of this Rider, a Rider Date anniversary is the same calendar day as the Rider Date, each calendar year.

Rider Year means each 12-month period starting with the Rider Date and each Rider Date anniversary thereafter. For purposes of this Rider, a Rider Year begins on the same calendar day as the Rider Date, each calendar year.

3) The language in the "**Death of Owner, Annuitant, or Secondary Life**" is amended as follows:

- A) The reference to "Death Benefit" is amended to read "Reserve Value" in the continuation options upon the death of (i) any Owner (who is not the Annuitant) and (ii) the Annuitant; and
- B) The reference to "Unscheduled Payments" is amended to read "Unscheduled Payments less any Unscheduled Payment Charges" in the continuation option upon the death of any Owner (who is not the Annuitant); and
- C) The reference to "Reserve Value, if any, less any Unscheduled Payment Charges" is amended to read "Death Benefit, if any" in the termination option upon the death of the Secondary Life (who is not an Owner).

Signed for by the Company.

A handwritten signature in cursive script, enclosed in large square brackets. The signature appears to read "Chas A. Brantley".

Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: READCERT Officer.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not needed. Comments:		

READABILITY CERTIFICATION

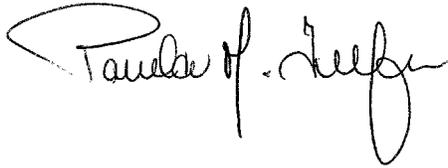
Company Name: _____

NAIC Number: _____

SUBJECT: _____

As an officer of _____ I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
_____	_____
_____	_____
_____	_____
_____	_____



Pamela Telfer
Assitant Vice President, Product Compliance

Date