

SERFF Tracking Number: LCNC-126435075 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
Company Tracking Number: LCN0911-2036548, LCN0911-2036549
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-126435075 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 44447
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LCN0911-2036548, LCN0911-2036549 State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett
Author: Anabela Tavares Disposition Date: 01/13/2010
Date Submitted: 12/29/2009 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Materials Status of Filing in Domicile: Authorized

Project Number: LCN0911-2036548, LCN0911-2036549

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: 01/13/2010

Explanation for Other Group Market Type:

State Status Changed: 01/13/2010

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):

LCN0911-2036549 – Lincoln MoneyGuard® Reserve Plus: To help protect your retirement income

SERFF Tracking Number: LCNC-126435075 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
Company Tracking Number: LCN0911-2036548, LCN0911-2036549
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549
LCN0911-2036548 – Lincoln MoneyGuard® Reserve Plus: To help you leverage your assets

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These forms are new and do not replace any other forms previously approved by your Department.

These advertisements will be used with base contract and riders LN870, LR870, LR871, LR872 and B10465F approved by the department on October 5, 2009 under SERFF number LCNC-126293409.

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	

Filing Fees

SERFF Tracking Number: LCNC-126435075 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
Company Tracking Number: LCN0911-2036548, LCN0911-2036549
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	12/29/2009	33153580

SERFF Tracking Number: LCNC-126435075 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
Company Tracking Number: LCN0911-2036548, LCN0911-2036549
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/13/2010	01/13/2010

SERFF Tracking Number: LCNC-126435075 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
Company Tracking Number: LCN0911-2036548, LCN0911-2036549
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-126435075 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
 Company Tracking Number: LCN0911-2036548, LCN0911-2036549
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
 Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Lincoln MoneyGuard Reserve Plus: To help your leverage your assets		Yes
Form	Lincoln MoneyGuard Reserve Plus: To help protect your retirement income		Yes

SERFF Tracking Number: LCNC-126435075 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 44447
 Company Tracking Number: LCN0911-2036548, LCN0911-2036549
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
 Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/LCN0911-2036548, LCN0911-2036549

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0911-2036548	Advertising	Lincoln MoneyGuard Reserve Plus: To help your leverage your assets	Initial		0.000	LCN0911-2036548.pdf
	LCN0911-2036549	Advertising	Lincoln MoneyGuard Reserve Plus: To help protect your retirement income	Initial		0.000	LCN0911-2036549.pdf



Lincoln *MoneyGuard*® Reserve Plus: To help you leverage your assets

To see how Lincoln *MoneyGuard* Reserve Plus could offer you protection against the risk of long-term care expenses and help you leverage your assets, consider this hypothetical example.

Client: Gloria, age 62

Children: Two

Status: Healthy, nonsmoking. Gloria is a retired symphony conductor with a retirement portfolio worth \$7 million.

Concern:

She would like to maintain her lifestyle, leave money to beneficiaries, and establish a scholarship. After talking with her financial advisor, Gloria decides to use \$250,000 to purchase a single premium payment Lincoln *MoneyGuard* Reserve Plus policy with the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider.

➤ In this case, Lincoln *MoneyGuard* Reserve Plus can provide over 500% of the original premium

Plus, it offers three possibilities—each of which is guaranteed.¹

Lincoln *MoneyGuard* Reserve Plus is an innovative universal life insurance policy with a long-term care benefit rider issued by The Lincoln National Life Insurance Company.

Lincoln *MoneyGuard* Reserve Plus provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.¹ It offers a simple solution that makes sense for today and for tomorrow.

1. A tax-advantaged living benefit—if Gloria needs long-term care

- She'll get up to \$217,237 every year for six years (\$18,103 maximum per month) to reimburse qualified long-term care costs.
- The total reimbursement could be up to \$1,303,422 income tax-free.
- She still has money in her portfolio to leave to her beneficiaries or to fund the scholarship program.

OR

2. A tax-advantaged death benefit—if Gloria doesn't need long-term care

- If she never needs long-term care, her beneficiaries or the scholarship fund could receive the \$434,474 death benefit income tax-free, minus any loans or withdrawals.

OR

3. A money back guarantee—if Gloria changes her mind

- At any time, she can cancel the policy and request her original \$250,000 single premium payment in writing.² The money returned will be adjusted for any loans, withdrawals, or benefits paid, and may have tax implications.



Hello future.®

¹Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult a tax attorney or tax advisor for more information.

²Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

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

©2009 Lincoln National Corporation

www.LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0911-2036548
LIF-MGR-09-0023
MGR-CP-FLI002_Z01
XX 12/09 Z01

Order code: MGR-CP-FLI002



Hello future.®

Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. **Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company and are subject to policy terms and conditions. The insurance policy and riders have limitations, exclusions, and/or reductions.**

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

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 a universal life insurance product. 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.

Not approved for use in New York. Check state availability.



Lincoln *MoneyGuard*[®] Reserve Plus: To help protect your retirement income

To see how Lincoln *MoneyGuard* Reserve Plus could offer you protection against the risk of long-term care expenses and help protect your retirement income, consider this hypothetical example.

Clients: Jeffrey, age 70, and Anne, age 60

Children: None

Status: Healthy, nonsmoking. Financially secure, thanks to Jeffrey's retirement income.

Concern:

Jeffrey wants to help protect Anne's retirement income and current lifestyle, should he require long-term care. After talking with his financial advisor, Jeffrey decides to use \$150,000 to purchase a single premium payment Lincoln *MoneyGuard* Reserve Plus policy with the two-year Convalescent Care Benefits Rider and the four-year Extension of Benefits Rider. A similar type of policy could also be purchased for Anne.

➤ Lincoln *MoneyGuard* Reserve Plus offers three possibilities—each of which is guaranteed¹

Lincoln *MoneyGuard* Reserve Plus is an innovative universal life insurance policy with a long-term care benefit rider issued by The Lincoln National Life Insurance Company.

Lincoln *MoneyGuard* Reserve Plus provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.¹ It offers a simple solution that makes sense for today and for tomorrow.

1. A tax-advantaged living benefit—if Jeffrey needs long-term care

- He'll get up to \$90,889 every year for six years (\$7,574 maximum per month) to reimburse qualified long-term care costs.
- The total reimbursement could be up to \$545,331 income tax-free.

OR

2. A tax-advantaged death benefit—if Jeffrey doesn't need long-term care

- If he never needs long-term care, Anne would receive a \$181,777 income tax-free death benefit.
- If he uses only a portion of the death benefit for long-term care expense reimbursements, the remaining portion will pass to Anne, as the beneficiary, income tax-free, minus any loans or withdrawals.

OR

3. A money back guarantee—if Jeffrey changes his mind

- At any time, he can cancel the policy and request a return of his original premium in writing—no questions asked.² The money returned will be adjusted for any loans, withdrawals, or benefits paid, and may have tax implications.



Hello future.[®]

¹Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult a tax attorney or tax advisor for more information.

²Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

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

©2009 Lincoln National Corporation

www.LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0911-2036549
LIF-MGR-09-0023
MGR-CP-FLI001_Z01
XX 12/09 Z01

Order code: MGR-CP-FLI001



Hello future.®

Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. **Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company and are subject to policy terms and conditions. The insurance policy and riders have limitations, exclusions, and/or reductions.**

Lincoln *MoneyGuard*® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

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 a universal life insurance product. 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.

Not approved for use in New York. Check state availability.