Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material	SERFF Tr Num: LCNC-126449673	State: Arkansas
TOI: L08 Life - Other	SERFF Status: Closed-Filed-Closed	State Tr Num: 44524
Sub-TOI: L08.000 Life - Other	Co Tr Num: LCN0911-2036299	State Status: Filed-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Author: Anabela Tavares	Disposition Date: 01/13/2010
	Date Submitted: 01/11/2010	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Lincoln MoneyGuard Reserve Plus - Client Product Guide Advertising Material
Project Number: LCN0911-2036299
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/13/2010

Deemer Date:
Submitted By: Anabela Tavares
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):

Status of Filing in Domicile: Authorized

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 01/13/2010
Created By: Anabela Tavares
Corresponding Filing Tracking Number:

LCN0911-2036299 – Lincoln MoneyGuard® Reserve Plus – Client Product Guide

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.

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-126449673*	*State:*	*Arkansas*
Filing Company:	*The Lincoln National Life Insurance Company*	*State Tracking Number:*	*44524*
Company Tracking Number:	*LCN0911-2036299*		
TOI:	*L08 Life - Other*	*Sub-TOI:*	*L08.000 Life - Other*
Product Name:	*Lincoln MoneyGuard Reserve Plus Advertising Material*		
Project Name/Number:	*Lincoln MoneyGuard Reserve Plus - Client Product Guide Advertising Material/LCN0911-2036299*		

Fee Required?	Yes
Fee Amount:	$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	$25.00	01/11/2010	33421630
The Lincoln National Life Insurance Company	$25.00	01/12/2010	33476168

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/13/2010	01/13/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	01/12/2010	01/12/2010	Anabela Tavares	01/12/2010	01/12/2010

Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*LCNC-126449673*	*State:*	*Arkansas*
Filing Company:	*The Lincoln National Life Insurance Company*	*State Tracking Number:*	*44524*
Company Tracking Number:	*LCN0911-2036299*		
TOI:	*L08 Life - Other*	*Sub-TOI:*	*L08.000 Life - Other*
Product Name:	*Lincoln MoneyGuard Reserve Plus Advertising Material*		
Project Name/Number:	*Lincoln MoneyGuard Reserve Plus - Client Product Guide Advertising Material/LCN0911-2036299*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Form	Lincoln MoneyGuard Reserve Plus - Client Product Guide		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/12/2010
Submitted Date	01/12/2010
Respond By Date	02/12/2010

Dear Anabela Tavares,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Please be advised Arkansas Rule and Regulation 57 for Arkansas filling fees was updated effective January 1, 2010. The new filing fee for advertisement is $50.00. If retaliatory fee is greater than Arkansas, then pay the greater fee.

We will hold your filing in a pending status until the additional fee is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/12/2010
Submitted Date	01/12/2010

Dear Linda Bird,

Comments:

Response 1

Comments: We have submitted an additional $25.00. We are sorry for the oversight.

Related Objection 1

Comment:

Please be advised Arkansas Rule and Regulation 57 for Arkansas filling fees was updated effective January 1, 2010. The new filing fee for advertisement is $50.00. If retaliatory fee is greater than Arkansas, then pay the greater fee.

We will hold your filing in a pending status until the additional fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks you
Anabela

Sincerely,
Anabela Tavares

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0911-2036299	Advertising	Lincoln MoneyGuard Reserve Plus - Client Product Guide	Initial		0.000	LCN0911-2036299.pdf

Universal Life Insurance
with Long-Term Care Benefit

Lincoln *MoneyGuard*® Reserve Plus

The Lincoln National Life Insurance Company

Client Product Guide

Lincoln Financial Group®

Hello future.®

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

LCN0911-2036299

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3 Key benefits

3 More about your Lincoln *MoneyGuard®* Reserve Plus policy

3 Optional inflation protection

4 Eligibility for long-term care benefits

4 Qualified long-term care services

6 Long-term care benefit exclusions and limitations

6 Important notes

6 Federal tax information

8 Commonly asked questions about Lincoln *MoneyGuard* Reserve Plus

Products and features—including benefits, exclusions, limitations, terms, and definitions—may vary by state. Your representative/insurance agent will provide you with an Outline of Coverage that is specific to your state.

Life insurance for living

Consider what life will be like in the next five to 10 years. Do you envision retirement income security or a time of financial uncertainty? Lincoln *MoneyGuard* Reserve Plus can help you focus on the big picture, so you'll have less to worry about for your financial future.

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

Yours today for tomorrow

Lincoln *MoneyGuard* Reserve Plus lets you:

- Get more for your long-term care dollar
- Get your money back if you don't need to use your policy
- Be tax-smart about long-term care with benefits that are intended to be income tax-free

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

Live for today with security for tomorrow®

Key benefits

Income tax-free long-term care benefits

Lincoln *MoneyGuard*® Reserve Plus offers long-term care coverage on a wide range of services. Benefits are generally paid income tax-free under IRC Section 104(a)(3). If you need long-term care and have met eligibility requirements, the specified amount of death benefit is accelerated to pay for covered expenses up to a monthly maximum benefit amount. The acceleration of benefits is provided under the Convalescent Care Benefit Rider. At issue you can purchase additional coverage to continue your long-term care benefit payments for covered expenses after your initial specified amount of death benefit is exhausted. The Extension of Benefits Rider (EOBR) provides you with these benefits for a specified time period. Long-term care coverage will continue as long as you remain eligible or until your entire long-term care benefit is exhausted.

Lifetime money back guarantee

If you change your mind, Lincoln *MoneyGuard* Reserve Plus provides a money back guarantee.[1] The sum of your premium payments can be returned to you, reduced for any loans, withdrawals, or benefits paid. Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Note that a portion of the money you receive back may have tax implications.

Income tax-free death benefit

If you never need long-term care, a death benefit is paid to beneficiaries, income tax-free under IRC Section 101(a)(1). If your entire specified amount of death benefit has been used to pay for long-term care, Lincoln *MoneyGuard* Reserve Plus will pay your beneficiary a residual death benefit (not available in New Jersey). At the time you purchase the policy, the benefit is equal to 10% of your initial specified amount of death benefit and will be adjusted for loans, withdrawals, and policy loan repayments. The greater of either the unused specified amount of death benefit or the residual death benefit will pass to your beneficiary without probate delays—provided your estate is not your beneficiary.

Lifetime benefit guarantees

All benefits are guaranteed and backed by the claims-paying ability of The Lincoln National Life Insurance Company. Any loans and withdrawals may jeopardize your policy performance and guarantees, and have tax implications.

Interest credits and tax-deferred growth

Your policy is guaranteed a 4% interest rate and grows tax-deferred.

No deductible period required

You may begin receiving long-term care benefits day one upon meeting qualifications.

Stability

Your policy is issued by The Lincoln National Life Insurance Company.

More about your Lincoln *MoneyGuard* Reserve Plus policy

Monthly insurance costs

Each month the insurance costs for your life and long-term care benefits are deducted from the policy cash value.

Optional inflation protection

At issue, you can purchase simple or compound inflation protection that will increase your long-term care benefits. You can purchase annual increases on both the accelerated specified amount of death benefit under the Convalescent Care Benefits Rider (CCBR) and state variations thereof, and the Extension of Benefits Rider (EOBR). Inflation protection is subject to state availability. However, you must purchase the same option on both benefits.

Simple	3%
Compound	3%
Compound	5%

[1]Through the Enhanced Surrender Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65.

Simple increases

On each policy anniversary, the monthly maximum benefit will increase by 3% of the initial monthly maximum. For example:

First anniversary. If the monthly maximum benefit at the time of purchase was $4,500, it will increase by 3%, or $135, beginning on the first anniversary date. The new monthly maximum benefit would be $4,635.

Second anniversary. The $4,635 benefit increases by $135, for a monthly maximum benefit of $4,770. The monthly maximum benefit will continue to increase by $135 on every policy anniversary.

Compound increases

Under the CCBR, compound increases mean that on each policy anniversary, the monthly maximum benefit will increase by 3% or 5% (depending on option chosen) of the prior year's amount. For example:

First anniversary. If the monthly maximum benefit is $4,500, it will increase by 3%, or $135, on the first policy anniversary date. The new monthly maximum benefit is $4,635.

Second anniversary. The $4,635 benefit will increase by 3%, or $139.05, for a monthly maximum benefit of $4,774.05.

Eligibility for long-term care benefits

Your policy will pay for qualified long-term care services if:

- a physician[1] certifies that you are chronically ill (as defined in right column),* and
- care is provided under a care plan prescribed by your physician.[1]

You'll be reimbursed for covered expenses up to the maximum benefit specified in your policy. There is no deductible period.

Your long-term care benefits will continue as long as you are chronically ill, until your entire CCBR benefit plus any benefits provided by the EOBR are exhausted. And remember, because there is no deductible period required, benefits are available day one so long as qualifications are met.

*Chronic illness

A chronically ill person is any individual who has been certified within the preceding 12 months by the attending physician[1] as being unable to perform, without substantial assistance from another individual, at least two activities of daily living (ADLs) for a period of at least 90 days as a result of loss of functional capacity. The ADLs are bathing, continence, dressing, eating, toileting, and transferring. You are also considered chronically ill if, within the preceding 12 months, you have been certified by a physician[1] as requiring substantial supervision to protect you from threats to health and safety caused by severe cognitive impairment—for example, as a result of Alzheimer's disease or irreversible dementia.

Prior hospitalization is not required. As indicated earlier, care must be provided under a plan of care prescribed by your physician.[1] Your chronic illness and care plan must be reconfirmed at least once every 12 months for as long as care is required. Lincoln may periodically review the extent of your eligibility.

Alzheimer's disease and senility dementia

The policy covers both Alzheimer's disease and similar forms of irreversible loss of mental capacity. This means that once you have qualified for a policy, your claim cannot be denied because of these conditions.

Qualified long-term care services

This policy will provide coverage for "qualified long-term care services." Such services are necessary diagnostic, preventative, therapeutic, curing, treating, mitigating, rehabilitative, maintenance, or other personal care services provided under a plan of care prescribed by your physician.[1] Your benefits will continue as long as you remain chronically ill, until your entire long-term care benefit is exhausted.

Nursing home benefits

If you are admitted as an overnight resident patient to any state-licensed nursing home, your policy will reimburse you for all covered expenses. All levels of care—skilled, intermediate, and custodial—are covered and are subject to the monthly maximum benefit.

[1]Licensed healthcare practitioner in some states, including Florida and Louisiana.

Assisted living facilities

If you need maintenance, personal care services, or protective oversight on a daily basis that can be provided by an assisted living facility, the policy will reimburse the expense incurred while you are confined in a facility, but not to exceed the monthly maximum benefit.

International Benefits provision

If you are confined to a nursing home or assisted living facility outside the United States, its territories, or its possessions, benefits under the CCBR will still be available to you. Such benefits are limited each month to 50% of the maximum monthly benefit that would otherwise be paid; however, the full CCBR Benefit Limit may be used for this purpose.

Bed reservation benefit

If, while you are a resident of a nursing home and receiving benefit payments under this policy, you must temporarily leave for any reason other than discharge, the policy will reimburse the expense you incur to reserve (or to hold) your bed in the nursing home. This includes, but is not limited to, a hospital stay or spending holidays or other time with family. The policy will pay up to 1/30 of the monthly maximum benefit for each day the bed is reserved for you. The policy will pay this expense for up to 30 days during each calendar year.

Home healthcare benefits

Many people prefer to receive long-term care in their own home. If you are chronically ill, your policy will reimburse the costs of skilled nursing or other professional services from a home healthcare agency.

Covered services include but are not limited to:

- Part-time intermittent skilled nursing services
- Home health aide services
- Physical therapy
- Occupational therapy
- Chemotherapy
- Speech therapy
- Audiology services
- Medical social services by a social worker

Adult daycare services

If you require only part-time long-term care, an adult daycare center may be the best choice for you. The policy will reimburse the costs of health, social, and related support services at an adult daycare center up to the monthly maximum benefit.

Respite care

Short-term care services can be provided in a facility, your home, or a community-based program to relieve your primary caregiver. The policy will reimburse up to 1/30 of the monthly maximum benefit for up to 21 days in each calendar year. Respite care is not subject to the deductible period, and respite care days do not satisfy the deductible period requirement.

Caregiver training

The policy will reimburse up to a lifetime maximum benefit of $500 to provide a primary caregiver with the knowledge and skills to care for you when chronically ill.

Care planning

The policy will reimburse the expense incurred for care plan counseling provided by a care planning agency.

Alternative care services

If you need services that aren't specifically covered, the policy will reimburse for long-term care prescribed under a plan of care agreed to by your physician,[1] a care planning agency, and Lincoln.

Hospice services

The policy provides benefits to reimburse for palliative care to alleviate the physical, emotional, social, and spiritual discomforts when you are in the terminal phase of life. These services include supportive care given to the primary caregiver and your immediate family.

Personal care services

The policy provides benefits if you require services provided at your place of residence, outside of a hospital, nursing home, or assisted living facility to assist you with the activities of daily living. These activities may include:

- Using a telephone
- Managing medications
- Moving about outside

[1]Licensed healthcare practitioner in some states, including Florida and Louisiana.

- Shopping for essentials
- Preparing meals
- Laundry
- Housekeeping

Noncontinual care services

The policy will reimburse expenses for services that are received on a one-time basis, such as durable medical equipment or modifications to your residence to accommodate a wheelchair or other device. This benefit is limited to no more than one claim per calendar year.

Long-term care benefit exclusions and limitations

The policy does not pay benefits for the following:

- Treatment for alcoholism or drug addiction (unless the addiction is a result of medication taken in doses prescribed by a physician)[1]
- Treatment arising out of an attempt (while sane) at suicide or an intentionally self-inflicted injury
- Treatment provided in a Veterans Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services, or otherwise required by law
- Loss to the extent that benefits are payable under Medicare, other government programs (excluding Medicaid), worker's compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws
- Care provided in facilities operated primarily for the treatment of mental or nervous disorders, except for Alzheimer's disease or similar forms of dementia
- Confinement or care received outside the United States, its territories, or its possessions, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the CCBR's International Benefits provision[1]
- Services provided by ineligible facilities or providers
- Services provided by a member of the Insured's immediate family or services that would not incur any charge in the absence of insurance

Preexisting conditions disclosed on your application will be covered after your policy is issued. A preexisting condition is a condition for which you were diagnosed or received treatment prior to the effective date of your policy.

Important notes

Withdrawals and policy loans

The death benefit will be reduced by any amount withdrawn or borrowed, and the monthly maximum for long-term care will be reduced proportionately. The residual death benefit, if available, will also be reduced.

Withdrawals and loans may be taxable. Consult your tax advisor for information about your specific situation. Taking loans or withdrawals may jeopardize your policy's performance and guarantees.

Total surrender

Your policy has a surrender charge, which reduces to zero over 10 years. Please see your personalized projection of values for actual costs.

If you totally surrender your policy while the Enhanced Surrender Value Endorsement is in effect, a surrender charge will be incurred only if the policy value at the time of surrender is greater than the sum of premiums paid.

Federal tax information

Qualified Long-Term Care Insurance

The Health Insurance Portability and Accountability Act defines federal tax treatment of insurance policies that provide long-term care coverage. Policies that meet certain criteria are designated as "qualified long-term care insurance" and will receive certain tax incentives: The cost of coverage may be deductible, and long-term care benefits received will not be reported as taxable income.

This policy is intended to meet the criteria for Qualified Long-Term Care Insurance.

Policies that are not recognized as Qualified Long-Term Care Insurance are treated differently. Premiums paid may not be itemized as a deductible medical expense, and long-term care benefits received may be reportable as taxable income; however, actual expenses for long-term care may be deductible.

[1]Licensed healthcare practitioner in some states, including Florida and Louisiana.

Favorable tax treatment for Qualified Long-Term Care Insurance

This coverage, including the Extension of Benefits Rider, is intended to be recognized as Qualified Long-Term Care Insurance under federal law. The acceleration of life insurance benefits provided under the long-term care riders is intended to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code. For federal income tax purposes, the policy is considered to be a Qualified Long-Term Care Insurance contract. Note that your state insurance department does not in any way warrant that this coverage meets the requirements of Sec. 7702B(b) of the Internal Revenue Code.

Acceleration of life insurance benefits

Payments you make for long-term care may be deductible. The benefits are generally excludable from your income and not subject to federal taxation. Receiving accelerated life insurance benefits may also affect eligibility for you, your spouse, or your family for public assistance programs (e.g., Medicaid), Temporary Assistance for Needy Families (TANF), Supplementary Security Income (SSI), or drug assistance programs.

Consult a qualified tax advisor and social service agencies to determine the impact on public assistance eligibility.

Taxation of interest earnings

You pay no current income tax on the interest credited to your policy value.

Taxation of costs for CCBR and EOBR

The CCBR and EOBR are intended to provide qualified long-term care benefits under IRC Section 7702B(b). The costs for these riders are deducted monthly from the policy cash value and are treated as "distributions" from your Lincoln *MoneyGuard* Reserve Plus policy. Lincoln will not report these distributions as taxable to you, even if your policy is a Modified Endowment Contract (MEC). Instead, the costs will reduce the investment in the contract (cost basis), but not below zero, as the costs are taken from your policy. Once the investment in the contract has been reduced to zero, distributions will come from any gain in the contract but will still not be reportable as taxable distributions.

A 10% penalty may apply if such a distribution is taxable and occurs prior to age 59½. Lincoln Financial Group, its affiliated companies, and its representatives/insurance agents do not provide legal or tax advice. Consult your tax advisor to learn more about how this may apply to your specific situation.

Tax-free exchanges

If you own cash value life insurance, you may be eligible to exchange tax-free your current policy for this policy. Consider the advantages, disadvantages, and the costs associated with an exchange. For example, your new policy could include a standard contestable period and surrender-charge schedule. Ask our representative/insurance agent for additional information, including a detailed benefit comparison.

State laws and limitations

Benefits and provisions may vary by state. For details of coverage in your state, ask our representative/insurance agent for a detailed projection of values. With it, you will receive an Outline of Coverage, which describes the long-term care benefits, exclusions, limitations, costs, and terms regarding reductions of benefits and continuance of coverage.

All references to tax benefits are based on Lincoln's understanding of current tax laws and regulations. Please consult your tax advisor for additional information.

Conditions, exclusions, and limitations

An adjustment to the policy-specified amount of death benefit will be made for any misstatement in age or gender of the Insured (except in Montana, where gender does not affect rates or benefits). Also, if the Insured commits suicide within two years from the policy date, any death proceeds will be limited to the amount of premium paid less any loans or prior withdrawals.

Commonly asked questions about Lincoln *MoneyGuard*® Reserve Plus

How can I get more information about benefits and exclusions?

Please ask your Lincoln representative/insurance agent for a projection of values, accompanied by an Outline of Coverage, which will provide more detailed information.

How long is the application process?

- Policy underwriting is usually completed within one week of the date all necessary medical information is received.
- Once approved, your new policy will be sent to your Lincoln representative/insurance agent for delivery.

Is the information on my application confidential?

Lincoln considers your medical information private; therefore, it is held in the strictest confidence.

Now that you've reviewed the details, you have a better understanding of just how Lincoln *MoneyGuard* Reserve Plus can help address your long-term care needs. No matter what tomorrow brings, Lincoln *MoneyGuard* Reserve Plus can help you prepare. If you have additional questions, please contact your licensed insurance agent.

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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www.LincolnFinancial.com

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

LCN0911-2036299
LIF-MGR-09-0023
MGR-PROD-BRC001_Z01
XXX 1/10 **Z01**
Order code: MGR-PROD-BRC001

Lincoln Financial Group®

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 policies 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.

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification

Bypass Reason: Not applicable

Comments:

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: Not applicable

Comments: