

SERFF Tracking Number: LCNC-126855515 State: Arkansas  
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47023  
Company Tracking Number: 2046835  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Lincoln Long-Term Care Fixed Annuity Advertising Material  
Project Name/Number: Lincoln Long-Term Care Fixed Annuity Advertising Material/2046835

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln Long-Term Care Fixed Annuity Advertising Material SERFF Tr Num: LCNC-126855515 State: Arkansas

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TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 47023

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: 2046835

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Author: Anabela Tavares

Disposition Date: 10/25/2010

Date Submitted: 10/11/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Lincoln Long-Term Care Fixed Annuity Advertising Material

Status of Filing in Domicile: Not Filed

Project Number: 2046835

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: 10/25/2010

Explanation for Other Group Market Type:

State Status Changed: 10/25/2010

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 – Fixed Annuity with Long Term Care

Form(s): 2046835 – Lincoln Long-Term CareSM Fixed Annuity – Rate Sheet

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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.

This advertising brochure will be used with base contract 06-608 approved by your department on February 2, 2006 and riders AE-227, AE-235 and AE-236 approved on February 18, 2010.

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.

## 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: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	10/11/2010	40580035

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/25/2010	10/25/2010

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## **Disposition**

Disposition Date: 10/25/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	Lincoln Long-Term Care Fixed Annuity - Rate Sheet		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
	2046835	Advertising	Lincoln Long-Term Care Fixed Annuity - Rate Sheet	Initial		0.000	2046835.pdf



FOR INCOME

# Lincoln Long-Term Care<sup>SM</sup> Fixed Annuity

RATE SHEET

## Single premium deferred fixed annuity

Rates effective mm/dd/yy.<sup>1</sup>

Product		7-year guaranteed rate
Lincoln Long-Term Care <sup>SM</sup>	Premium < \$100,000	X.XX%
	Premium ≥ \$100,000	X.XX%

Rates are based on product/contract features, including any additional rider benefits, and death benefit options. All rates are declared by the appropriate issuing company.

<sup>1</sup> Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

Guarantees are backed by the claims-paying ability of the appropriate issuing company.

Fixed interest is credited and compounded daily.

Lincoln Long-Term Care<sup>SM</sup> is a fixed annuity intended for retirement or other long-term needs. Lincoln Long-Term Care<sup>SM</sup> fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

Not a deposit	Not FDIC-insured	May go down in value	Not insured by any federal government agency	Not guaranteed by any bank or savings association
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Products issued by:  
The Lincoln National Life Insurance Company

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

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LCN1010-2046835

POD 9/10 Z01

Order code: FA-LTC-RST001



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A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies. A fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

*Lincoln Long-Term Care*<sup>SM</sup> Fixed Annuity (Contract Form 06-608, or state variation) with Long-Term Care

Benefits Rider (Form AE-227, or state variation), Long-Term Care Coverage Endorsement (Form AE-235, or state variation) and Contract Amendment for Long-Term Care Benefits (Form AE-236, or state variation) issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **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.**

The exact terms of the annuity are contained in the contracts and any attached riders, endorsements or amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Illustration and Disclosure Statement, Client Guide, Facts-At-A-Glance, or contact your Lincoln representative.

Income taxes are due upon withdrawal and if withdrawn before age 59½, a 10% federal penalty tax may apply. Withdrawals and surrenders may be subject to surrender charges.

Product and features are subject to state availability. Limitations and exclusions may apply.