

SERFF Tracking Number: LCNC-126535381 State: Arkansas  
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 45157  
Company Tracking Number: LCN0911-2036179  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: The cost of long-term care - advertising material  
Project Name/Number: The cost of long-term care - advertising material/LCN0911-2036179

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: The cost of long-term care - advertising material SERFF Tr Num: LCNC-126535381 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Filed-Closed State Tr Num: 45157

Sub-TOI: L08.000 Life - Other Co Tr Num: LCN0911-2036179 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird

Author: Anabela Tavares Disposition Date: 03/16/2010

Date Submitted: 03/12/2010 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: The cost of long-term care - advertising material

Project Number: LCN0911-2036179

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/16/2010

Deemer Date:

Submitted By: Anabela Tavares

Filing Description:

The Lincoln National Life Insurance Company

NAIC# 020-65676 FEIN # 35-0472300

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: 03/16/2010

Created By: Anabela Tavares

Corresponding Filing Tracking Number:

Re: NEW SUBMISSION

Advertising Filing – Universal Life with Long Term Care

Form(s): LCN0911-2036179 – The cost of long-term care

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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.

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

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## Filing Fees

Fee Required?      Yes  
Fee Amount:      \$50.00  
Retaliatory?      No

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Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	03/12/2010	34823517

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/16/2010	03/16/2010

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## Disposition

Disposition Date: 03/16/2010

Implementation Date:

Status: Filed-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		No
Supporting Document	Application		No
Form	The cost of long-term care		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
	LCN0911-2036179	Advertising	The cost of long-term care	Initial		0.000	LCN0911-2036179.pdf



## The cost of long-term care

The Lincoln National Life Insurance Company

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





**She's looking forward to a  
long retirement...**

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

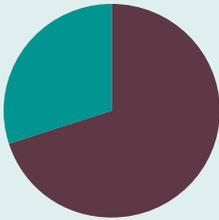
## ...but what if she needs long-term care?

What is long-term care?

How much can it cost?

Can you protect yourself from the potential costs?

This brochure may be able to answer some of your questions.



Statistics show that at least 70% of people over age 65 will require some long-term care services at some point in their lives.<sup>1</sup>

<sup>1</sup>"LifePlans Long-term Care Market Summary"; [www.LincolnFinancial.com](http://www.LincolnFinancial.com)>Research & Analysis; January 15, 2010. For a printed copy of the report, call 877 Ask-Lincoln.

# Long-term care is more than a nursing home.

Long-term care is usually defined as personal or medical assistance with the Activities of Daily Living (ADLs), which include bathing, dressing, continence, eating, toileting, and transferring (e.g., moving from a wheelchair to a bed).

There are several types of long-term care services, depending upon your level of independence.

## **Assisted living**

Assisted living provides help with bathing and dressing, medication reminders, and light housekeeping. It's designed to assist those with minimal needs to remain as independent as possible.

## **Adult daycare**

For those who want to remain at home, but need help with Activities of Daily Living while a caretaker is at work, adult daycare can be a good solution. Meals and some medical monitoring services are usually included, and transportation may also be available.

## **Home care**

Home care can include companions to assist with housekeeping, cooking, and shopping. It can also include medical care provided by registered or licensed practical nurses. Home care can be part-time or full-time, depending upon your needs.

## **Nursing home**

Nursing home services are mostly for those who need more intensive medical care, such as wound care, rehabilitation, or help with respirators or ventilators. Nursing home care may be temporary (recovering from surgery or an injury), or permanent (end-of-life services).

## The costs of long-term care

The national average costs in 2009 for various types of long-term care, based on research by LifePlans, Inc., are shown here. These costs may vary by region.

Long-term care service	Costs
Home health aide	\$20 per hour
Assisted living unit	\$3,000 per month
Nursing home/ semi-private room	\$190 per day, or \$70,000 per year
Nursing home/ private room	\$211 per day, or \$77,000 per year

"LifePlans Long-term Care Market Summary"; [www.LincolnFinancial.com](http://www.LincolnFinancial.com)>Research & Analysis; January 15, 2010. For a printed copy of the report, call 877 Ask-Lincoln.



## Paying for long-term care

Can you realistically protect your retirement assets and income while covering long-term care costs?

This chart compares common ways of paying for long-term care and common advantages and disadvantages of each.

Your own circumstances should be considered before choosing one or more of these options. Discuss them with your licensed insurance agent, who can provide more detailed information, including associated costs and fees as they pertain to each alternative.

Option	Advantages
<b>Personal savings</b> CDs, mutual funds, individual stocks and bonds	You can obtain the type of long-term care you prefer.
<b>Retirement income</b> 401(k), 403(b), pension plan	If it will cover long-term care costs, you won't have to spend down your other assets.
<b>Long-term care insurance</b> Specific medical expense coverage related to long-term care	You may not have to spend down your retirement assets.
<b>Linked or accelerated benefits life insurance</b> Accelerates policy's death benefit to reimburse qualified long-term care expenses	<ul style="list-style-type: none"><li>• Some policies allow a one-time premium.</li><li>• Some policies offer return of premium riders* (For an additional cost).</li><li>• You could have more money to pay for long-term care than the actual premium paid.</li></ul>

\*Not available in all states.

## What's the next step?

Be sure that you've done as much as you can to protect yourself should you need some type of long-term care in the future.

Take action now. Discuss your current situation and needs with your licensed insurance agent. Together, you can determine the best options for you.

### Disadvantages

You'll need to accurately estimate future costs of long-term care, and set aside enough money to cover those costs for several years.

It may not be enough to cover long-term care costs, especially if a married couple is living on one income and one spouse requires long-term care.

- Ongoing premiums vary depending on benefits and benefit periods.
- If you never require long-term care, the premiums may not be returnable.
- You may have to pay for care up front, then be reimbursed by the insurance company.
- Any loans, withdrawals, or benefits paid will reduce the amount of any premiums returned.
- Returned premiums may have tax implications.
- You may have to pay for care up front, then be reimbursed by the insurance company.

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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LCN0911-2036179  
LIF-MGR-09-0023  
MGR-LTC-BRC001\_Z01  
XXX 2/10 Z01

**Order code: MGR-LTC-BRC001**

## Important disclosures. Please read.

Linked benefits life insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on policy form LN870 and rider forms LR870, LR871, and endorsement form B10465F. **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 insurance policy and riders have limitations, exclusions, and/or reductions. 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 linked benefits life insurance products. 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.**



Hello future.®

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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>		