

SERFF Tracking Number: LCNC-126621349 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 45639
Company Tracking Number: LCN1004-2041157
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/LCN1004-2041157

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
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TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45639
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LCN1004-2041157 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Author: Anabela Tavares Disposition Date: 05/20/2010
Date Submitted: 05/11/2010 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: LCN1004-2041157 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: 05/20/2010 Explanation for Other Group Market Type:
State Status Changed: 05/20/2010
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): LCN1004-2041157 – Lincoln MoneyGuard Reserve Plus Universal Life Insurance
Your've made a smart decision!

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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 advertisement 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-126621349 State: Arkansas
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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	05/11/2010	36408964

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/20/2010	05/20/2010

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Disposition

Disposition Date: 05/20/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Lincoln MoneyGuard Reserve Plus Universal Life Insurance - You've made a smart decision!		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
	LCN1004-2041157	Advertising	Lincoln MoneyGuard Reserve Plus Universal Life Insurance - You've made a smart decision!	Initial		0.000	LCN1004-2041157.pdf

Lincoln MoneyGuard® Reserve Plus Universal Life Insurance

You've made a smart decision!



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

➤ **What if I need long-term care?**

Provides reimbursements for qualified long-term care expenses.

➤ **What if I don't need long-term care?**

Provides an income tax-free death benefit¹ if you don't.

➤ **What if I change my mind?**

Offered with a money back guarantee.²

➤ **Lincoln has you covered.**

With more than 100 years' experience protecting people, Lincoln backs the guarantees through the claims-paying ability of The Lincoln National Life Insurance Company.

¹Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

²The money back guaranteed is provided by the Enhanced Surrender Value Endorsement.

The money returned will be adjusted for any loans, withdrawals, or benefit paid, and may have tax implications. See Endorsement for complete terms and conditions.

Policies are issued by
The Lincoln National Life Insurance
Company, Fort Wayne, IN.

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

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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.

LCN1004-2041157

LIF-MGR-09-0023

MGR-CVR-CVR001_Z01

XX 4/10 Z01

Order code: MGR-CVR-CVR001

MGR-CL-KIT001



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.

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