

SERFF Tracking Number: LCNC-126715202 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 46173
Company Tracking Number: LCN200907-2032339
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 - Illustration/LCN200907-2032339

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-126715202 State: Arkansas

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

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Approved

State Tr Num: 46173

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

Co Tr Num: LCN200907-2032339

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Author: Anabela Tavares

Disposition Date: 07/28/2010

Date Submitted: 07/09/2010

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln Long-Term Care Fixed Annuity - Illustration

Status of Filing in Domicile: Authorized

Project Number: LCN200907-2032339

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: 07/28/2010

Explanation for Other Group Market Type:

State Status Changed: 07/28/2010

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): LCN200907-2032339 – Lincoln Long-Term CareSM Fixed Annuity

Fixed annuity illustration

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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 Illustration will be used with base contract and riders 06-608, AE-227 and AE-235 approved by the department 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.

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

Fee Required? Yes
Fee Amount: \$50.00

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Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	07/09/2010	37849415

SERFF Tracking Number: LCNC-126715202 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	07/28/2010	07/28/2010

SERFF Tracking Number: LCNC-126715202 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 46173
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Disposition

Disposition Date: 07/28/2010

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-126715202 State: Arkansas
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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Lincoln Long-Term Care Fixed Annuity - Illustration		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
	LCN200907-2032339	Advertising	Lincoln Long-Term Care Fixed Annuity - Illustration	Initial		0.000	LCN200907-2032339.pdf

Lincoln Long-Term CareSM Fixed Annuity fixed annuity illustration

Client's name: John Smith
Preparer: Devel Producer
Address: Two South Cascade
Suite 200
Colorado Springs, Colorado 80903
Phone: 719-442-6400
Firm name:
Date prepared: 07/07/2010

Annuities marketed by or through a bank or other financial institution are: * Not A Deposit
* Not FDIC Insured * Not Insured by any Federal Government Agency * Not Guaranteed by the Bank



Lincoln Long-Term CareSM Fixed Annuity is issued on Policy Form 06-608 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, Indiana, with a Long-Term Care Benefits Rider on Rider Form AE-227 and a Long-Term Care Coverage Endorsement on Rider Form AE-235. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. In some states, contract terms are set out and coverage may be provided in the form of certificates issued under a group policy issued by The Lincoln National Life Insurance Company to a group life insurance trust. **Guarantees are backed by the claims-paying ability of the insurer.** Restrictions on issue age, purchase payments and feature availability may vary by state.

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Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are responsible for their own financial and contractual obligations. This report is not complete unless all pages are included. Please read the important information on the Key Terms and Important Disclosures Page.

LCN200907 - 2032339

[HO]1.21.1.56

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Lincoln Long-Term CareSM Fixed Annuity

Product Illustration Overview

General Information

Lincoln Long-Term CareSM Fixed Annuity, a fixed annuity contract issued by The Lincoln National Life Insurance Company, provides monthly benefit payments for Qualified Long-Term Care (QLTC) Services, including but not limited to, adult day care, home health care, hospice services, nursing home care and assisted living facilities. Your Long-Term Care (LTC) Benefits are guaranteed to be at least 2 or 3 times your initial LTC purchase payment less any loans or withdrawals. LTC Benefits include the Acceleration Benefit and the Extension Benefit (LTC Base Benefits), as well as the LTC Growth Benefit. The Acceleration Benefit is paid to you from your Accumulation Value during the Acceleration Benefit Duration and is the first benefit paid out once you are eligible for LTC Benefits. After the Acceleration Benefit is reduced to zero the LTC Base Benefits will continue as Extension Benefit payments provided by the Company during the Extension Benefit Duration. The LTC Growth Benefit is an additional payment that is payable to you from your Accumulation Value during the Acceleration Benefit Duration and the Extension Benefit Duration. There is a maximum LTC Base Benefit and a maximum LTC Growth Benefit that may be paid each month.

This Illustration is intended to show how the *Lincoln Long-Term CareSM Fixed Annuity* works. The *Lincoln Long-Term CareSM Fixed Annuity* is a fixed annuity intended for retirement or other long-term needs. A fixed annuity provides a guaranteed minimum interest rate, tax-deferred accumulation of your money subject to a surrender charge schedule, a wide range of income payment options including an income you cannot outlive, and a death benefit. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. The base fixed annuity contract is a Single Premium Deferred Annuity with a 5- year surrender charge period.

Refer to the Outline of Coverage form for additional information on *Lincoln Long-Term CareSM Fixed Annuity*. Please also read the Client Guide and Disclosure Statement for the *Lincoln Long-Term CareSM Fixed Annuity*, which contain complete information about the annuity, including surrender charges, rider costs and LTC details of coverage.

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

In some states the term "Contract" may be referred to as "Policy" or "Certificate".

The *Lincoln Long-Term CareSM Fixed Annuity* is part of the general assets of the insurance company. Guarantees are backed by the claims-paying ability of the insurer.

This material was prepared to support the promotion and marketing of insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance producers 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 with your own independent advisor as to any tax, accounting or legal statements made herein.

Key Features

The Long-Term Care (LTC) Benefit is the total amount you may access for long-term care coverage under this product. The initial amount of the LTC Base Benefits is based on the premium and the LTC Benefit Duration elected and includes the Acceleration Benefit and the Extension Benefit. The total Long-Term Care Benefit includes the LTC Base Benefits and the LTC Growth Benefit.

The Full Benefit Date is the 5th contract anniversary. This is the earliest date that you may receive the maximum annual Acceleration Benefit, Extension Benefit and Growth Benefit over the LTC Benefit Duration selected. The LTC Coverage Effective Date is the date that you are eligible to receive LTC Benefits. If you receive LTC Base Benefits prior to the Full Benefit Date, the maximum monthly Acceleration Benefit, Extension Benefit and Growth Benefit will be less than the maximum monthly Acceleration and Extension Benefit payments available if you received LTC Benefits on or after the Full Benefit Date. After you have reached the LTC Coverage Effective Date, regardless of the date you begin receiving LTC Benefits you will still have access to the total LTC Base Benefit.

The LTC Benefit Duration is selected by you and is the minimum duration in which you may receive LTC Benefits. If you receive LTC Benefits on or after the Full Benefit Date your minimum LTC Benefit Duration would be 6 years. If you receive LTC Benefits prior to the Full Benefit Date, your minimum LTC Benefit Duration will be longer than 6 years. LTC Benefit Payments can not begin until 2 years from Contract Issue Date. The Full Benefit Date occurs when the client has reached their 5th Contract Anniversary. Any claim taken prior to the Full Benefit Date would reduce the maximum monthly benefit available.

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Lincoln Long-Term CareSM Fixed Annuity

Product Illustration Overview

The Maximum Monthly LTC Benefit is the maximum amount of LTC Base Benefit plus the maximum amount of LTC Growth Benefit available to you each month. This monthly benefit amount is based on the year you begin receiving LTC Base Benefit payments and is available if the Covered Life is in a Nursing Home or is receiving Hospice Care. The available benefit is reduced by 50% if the Covered Life is receiving other Qualified Long-Term Care services due to Chronic Illness. A Deductible Period applies.

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Lincoln Long-Term CareSM Fixed Annuity

Key Terms and Important Disclosures

Income Taxation

Lincoln Long-Term CareSM Fixed Annuity is intended to be a Qualified Long-Term Care (QLTC) Insurance Policy under Section 7702B(b) of the Internal Revenue Code of 1986, as amended. The benefits provided by *Lincoln Long-Term CareSM Fixed Annuity* qualify as Qualified Long-Term Care Insurance (QLTCi).

Deductions from the accumulation value to pay QLTCi premiums will not be reported as taxable distributions from the fixed annuity contract. Further, any QLTC Benefit paid under this contract that does not exceed the greater of (1) the expenses actually incurred for Qualified Long-Term Care Services, or (2) a maximum per diem limit as prescribed by law, will not be reported as taxable income to you.

The deductions from the accumulation value to pay QLTCi premiums will reduce the accumulation value and the cost basis in the contract, but not below zero. The QLTC Benefits that are paid to you will reduce the accumulation value and the cost basis in the contract, but not below zero.

No charges are currently imposed for federal, state, local or state premium taxes. However, we reserve the right to deduct charges in the future for such taxes that are attributable to this policy.

Please consult and rely on the advice of a qualified tax advisor.

Illustration Notes:

Contract Charges

Lincoln Long-Term CareSM Fixed Annuity has an annual expense charge, assessed on a quarterly basis at the end of each contract quarter. The expense charge varies based on your age, sex, and the LTC Benefit Duration elected. The annual Acceleration Benefit charge is 0.08% and is applied to the initial Acceleration Benefit (adjusted for withdrawals) and is deducted from the Accumulation Value. The annual Extension Benefit charge is 1.32% and is applied to the initial Extension Benefit (adjusted for withdrawals) and deducted from the Accumulation Value. If elected, the annual Optional Nonforfeiture charge is 0.44% and is applied to the initial Extension Benefit. These charges are guaranteed during the surrender charge period, but are subject to change once the surrender charge period has passed. This illustration assumes that these charges remain constant in all years.

Cash Values and Crediting Rates

Accumulation Value is the Premium Paid plus credited interest, less any previous deductions for premium taxes, LTC Benefits, LTC Benefit charges, surrenders and surrender charges. Interest is credited daily at the declared annual effective interest rate.

Cash Values Assuming Current Renewal Rates is the cash value based on the current interest rate of 5.00% for all years. The illustrated Cash Surrender Values and Accumulation Values after contract year 5 are not guaranteed. Values assume that the renewal interest rate continues unchanged for all contract years shown. This is not likely to occur. The assumptions on which these values are based are subject to changes by the Company, at its discretion. Actual results may be higher or lower than illustrated.

Cash Values Assuming Guaranteed Renewal Rates is the cash value based on the current interest rate of 5.00% for 5 contract years, and 1.50% thereafter. The illustrated Cash Surrender Values and Accumulation Values assume that the current interest rate is credited through the guarantee period and that the guaranteed minimum interest rate(s) are credited thereafter. Subsequent fixed interest rates may differ from the fixed interest rates used for new policies or for other policies issued at different times.

Surrender Value is the Accumulation Value less any applicable surrender charge and less any taxes payable by the Company not previously deducted.

Withdrawals and Surrender Charges

Partial Surrenders is the total of withdrawals for the contract year. Partial surrenders are made at the end of each period for the mode selected. Accumulation Values reflect any surrender charges applicable to the partial surrenders illustrated. Withdrawals are referred to as surrenders in the contract. Partial surrenders (in excess of the Free Partial Surrender amount) in the first 5 contract years are subject to a surrender charge.

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Lincoln Long-Term CareSM Fixed Annuity

Key Terms and Important Disclosures

Free Partial Surrender is the amount of a partial surrender you can take each contract year without incurring a surrender charge. You may take free partial surrenders of up to 10% of the contract's Accumulation Value without a surrender charge, but any amount in excess of 10% is subject to a surrender charge. The remaining Accumulation Value after any partial surrender must be at least \$5,000. Surrenders and partial withdrawals made from your contract may be subject to Federal and state income taxes, including a 10% Federal penalty tax on certain distributions before age 59 1/2. Contact your personal tax advisor for information on tax-related issues. Due to surrender charges, you may receive less than your premium payment if you surrender the contract in the early years.

The surrender charge schedule is as follows:

Contract Year:	1	2	3	4	5	6+
Surrender Charge:	8.00%	8.00%	7.00%	6.00%	5.00%	0.00%

Important Considerations

Any withdrawals not considered a LTC Benefit Payment will reduce your Maximum Monthly LTC Benefit and may substantially reduce or eliminate your total LTC Benefits. For each Withdrawal, LTC Benefits will be reduced in the same proportion that the withdrawal reduced the Accumulation Value.

Withdrawals may affect taxation. Withdrawals are subject to ordinary income tax and may be subject to a 10% federal penalty tax if taken prior to 59 1/2. LTC Benefit payments that reduce the Accumulation Value will reduce the free withdrawal amount allowed by the contract, if applicable.

The Accumulation Value will be reduced by the dollar amount withdrawn for all Acceleration Benefit and Growth Benefit payments. Extension Benefit payments will not reduce your Accumulation Value.

The Death Benefit equals the Accumulation Value. Once the Accumulation Value is depleted, there will be no Death Benefit.

An elective feature is the Optional Nonforfeiture Benefit. This benefit provides a minimum LTC Benefit if the contract is surrendered after three years or annuitized by the Owner by request or on the Maturity Date, provided the Owner is not receiving LTC benefits. This benefit was not reflected in this illustration but can be elected for an additional charge. No claim for Optional Nonforfeiture Benefits may be submitted prior to the Full Benefit Date. After the Company's approval of a claim for Optional Nonforfeiture Benefits, the Optional Nonforfeiture Benefit is not payable until the satisfaction of any Deductible Period described in this Rider.

**Lincoln Long-Term CareSM
Fixed Annuity**

Lincoln Long-Term CareSM Fixed Annuity (NQ)

Prepared For		Gender - Age	State	LTC Benefit Duration
John Smith		Male 60	Colorado	3+3 (6 years)
Single Premium	1035 Transfer	Acceleration Benefit*	Extension Benefit*	Total LTC Benefit Available*
\$50,000	\$0	\$50,000	\$50,000	\$100,000

Accumulation Period/ Transactions			Cash Values Assuming Guaranteed 1.50% Renewal Rates ¹		Cash Values Assuming Current 5.00% Renewal Rates ²		Guaranteed Long Term Care Benefits		
Attained Age	End of Year ³	Partial Surrenders ⁴	Accumulation Value	Surrender Value	Accumulation Value	Surrender Value	Total Benefit	Annual Benefit	Benefit Duration
			\$50,000		\$50,000		\$100,000	N/A**	N/A**
61	1	\$0	\$51,789	\$48,060	\$51,789	\$48,060	\$100,000	N/A**	N/A**
62	2	\$0	\$53,667	\$49,803	\$53,667	\$49,803	\$101,789	N/A**	N/A**
63	3	\$0	\$55,639	\$52,134	\$55,639	\$52,134	\$103,667	\$8,639	12 years
64	4	\$0	\$57,710	\$54,593	\$57,710	\$54,593	\$105,639	\$10,564	10 years
65	5	\$0	\$59,884	\$57,189	\$59,884	\$57,189	\$107,710	\$13,464	8 years
66	6	\$0	\$60,080	\$60,080	\$62,167	\$62,167	\$109,884	\$18,314	6 years
67	7	\$0	\$60,279	\$60,279	\$64,564	\$64,564	\$112,167	\$18,694	6 years
68	8	\$0	\$60,481	\$60,481	\$67,081	\$67,081	\$114,564	\$19,094	6 years
69	9	\$0	\$60,686	\$60,686	\$69,723	\$69,723	\$117,081	\$19,513	6 years
70	10	\$0	\$60,894	\$60,894	\$72,498	\$72,498	\$119,723	\$19,954	6 years
71	11	\$0	\$61,105	\$61,105	\$75,412	\$75,412	\$122,498	\$20,416	6 years
72	12	\$0	\$61,319	\$61,319	\$78,471	\$78,471	\$125,412	\$20,902	6 years
73	13	\$0	\$61,537	\$61,537	\$81,683	\$81,683	\$128,471	\$21,412	6 years
74	14	\$0	\$61,757	\$61,757	\$85,056	\$85,056	\$131,683	\$21,947	6 years
75	15	\$0	\$61,982	\$61,982	\$88,598	\$88,598	\$135,056	\$22,509	6 years
76	16	\$0	\$62,209	\$62,209	\$92,316	\$92,316	\$138,598	\$23,100	6 years
77	17	\$0	\$62,440	\$62,440	\$96,221	\$96,221	\$142,316	\$23,719	6 years
78	18	\$0	\$62,674	\$62,674	\$100,321	\$100,321	\$146,221	\$24,370	6 years
79	19	\$0	\$62,912	\$62,912	\$104,625	\$104,625	\$150,321	\$25,053	6 years
80	20	\$0	\$63,154	\$63,154	\$109,145	\$109,145	\$154,625	\$25,771	6 years
81	21	\$0	\$63,399	\$63,399	\$113,891	\$113,891	\$159,145	\$26,524	6 years
82	22	\$0	\$63,647	\$63,647	\$118,875	\$118,875	\$163,891	\$27,315	6 years
83	23	\$0	\$63,900	\$63,900	\$124,107	\$124,107	\$168,875	\$28,146	6 years
84	24	\$0	\$64,156	\$64,156	\$129,601	\$129,601	\$174,107	\$29,018	6 years
85	25	\$0	\$64,416	\$64,416	\$135,370	\$135,370	\$179,601	\$29,934	6 years

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Lincoln Long-Term CareSM Fixed Annuity

Lincoln Long-Term CareSM Fixed Annuity (NQ)

Prepared For		Gender - Age	State	LTC Benefit Duration
John Smith		Male 60	Colorado	3+3 (6 years)
Single Premium	1035 Transfer	Acceleration Benefit*	Extension Benefit*	Total LTC Benefit Available*
\$50,000	\$0	\$50,000	\$50,000	\$100,000

Accumulation Period/ Transactions			Cash Values Assuming Guaranteed 1.50% Renewal Rates ¹		Cash Values Assuming Current 5.00% Renewal Rates ²		Guaranteed Long Term Care Benefits		
Attained Age	End of Year ³	Partial Surrenders ⁴	Accumulation Value	Surrender Value	Accumulation Value	Surrender Value	Total Benefit	Annual Benefit	Benefit Duration
86	26	\$0	\$64,680	\$64,680	\$141,427	\$141,427	\$185,370	\$30,895	6 years
87	27	\$0	\$64,948	\$64,948	\$147,787	\$147,787	\$191,427	\$31,904	6 years
88	28	\$0	\$65,220	\$65,220	\$154,465	\$154,465	\$197,787	\$32,965	6 years
89	29	\$0	\$65,496	\$65,496	\$161,477	\$161,477	\$204,465	\$34,078	6 years
90	30	\$0	\$65,776	\$65,776	\$168,840	\$168,840	\$211,477	\$35,246	6 years
91	31	\$0	\$66,061	\$66,061	\$176,570	\$176,570	\$218,840	\$36,473	6 years
92	32	\$0	\$66,349	\$66,349	\$184,688	\$184,688	\$226,570	\$37,762	6 years
93	33	\$0	\$66,642	\$66,642	\$193,211	\$193,211	\$234,688	\$39,115	6 years
94	34	\$0	\$66,940	\$66,940	\$202,160	\$202,160	\$243,211	\$40,535	6 years
95	35	\$0	\$67,242	\$67,242	\$211,557	\$211,557	\$252,160	\$42,027	6 years
Cumulative:		\$0							

*The Acceleration Benefit and Extension Benefit values may change subject to the terms, provisions and conditions of the Riders. The Total LTC Benefit reflects the Acceleration Benefit, the Extension Benefit, and the LTC Growth Benefit, when applicable.

**LTC Benefit Payments cannot begin until after 2 years from Contract issue date. The Full Benefit Date occurs when the client has reached their 5th Contract Anniversary. No LTC Benefit will be paid until after the Eligibility Date and the completion of any Deductible Period. Any claim taken prior to the Full Benefit Date would reduce your monthly benefit available. The Monthly Benefit is equal to the Maximum Monthly LTC Base Benefit plus the Maximum Monthly Growth Benefit (the Growth Benefit is based on the Accumulation Value using the Guaranteed Renewal Rates).

¹Values assume guaranteed rates all years. A rate of 1.50% is illustrated after the initial guarantee period and for all renewal periods.

²Values assume non-guaranteed current renewal rates all years. This is not likely to occur. Actual results may be higher or lower than illustrated. The current non-guaranteed renewal rate of 5.00% is illustrated in all renewal years.

³All values are end of the contract year. Lincoln Long-Term CareSM Fixed Annuity end of year LTC values are effective at the beginning of the next year.

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