

SERFF Tracking Number: JEPL-126802790 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 46777
Company Tracking Number: AMD-5858A & AMD-5858B
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: Amendment to CPG Rider AMD-5858A & AMD-5858B
Project Name/Number: /AMD-5858A & AMD-5858B

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Amendment to CPG Rider SERFF Tr Num: JEPL-126802790 State: Arkansas
AMD-5858A & AMD-5858B

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 46777
Adjustable Life Closed

Sub-TOI: L09I.001 Single Life Co Tr Num: AMD-5858A & AMD- State Status: Approved-Closed
5858B

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Ray Fortier, James Kane, Disposition Date: 09/16/2010
Jeanine Taylor

Date Submitted: 09/13/2010 Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: AMD-5858A & AMD-5858B

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: 09/16/2010

Explanation for Other Group Market Type:

State Status Changed: 09/16/2010

Deemer Date:

Created By: James Kane

Submitted By: James Kane

Corresponding Filing Tracking Number:

Filing Description:

Please refer to the Submission Letter attached to the Supporting Documentation tab above.

Company and Contact

Filing Contact Information

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James Kane, Compliance Analyst james.kane@lfg.com
 One Granite Place 800-258-3648 [Phone] 5426 [Ext]
 PO Box 515 603-226-5128 [FAX]
 Concord, NH 03302-0515

Filing Company Information

The Lincoln National Life Insurance Company CoCode: 65676 State of Domicile: Indiana
 350 Church Street Group Code: 20 Company Type: Life Insurance
 Hartford, CT 06103 Group Name: State ID Number:
 (800) 258-3648 ext. [Phone] FEIN Number: 35-0472300

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 forms filed x \$50.00 per form = \$100.00 TOTAL.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$100.00	09/13/2010	39467063

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/16/2010	09/16/2010

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Disposition

Disposition Date: 09/16/2010

Implementation Date:

Status: Approved-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		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Submission Letter		Yes
Form	Amendment to Coverage Protection		Yes
	Guarantee Rider		
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	Guarantee Rider		

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Form Schedule

Lead Form Number: AMD-5858A

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AMD-5858A	Policy/Cont Amendment to ract/Fratern Coverage Protection al Guarantee Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	AMD-5858A Single Life LG UL.pdf
	AMD-5858B	Policy/Cont Amendment to ract/Fratern Coverage Protection al Guarantee Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	AMD-5858B Single Life LG Plus UL.pdf

The Lincoln National Life Insurance Company

Service Office: [100 North Greene Street, P.O. Box 21008, Greensboro, NC 27420-1008]

Amendment to Coverage Protection Guarantee Rider

This Amendment is part of the Coverage Protection Guarantee Rider to which it is attached and takes effect on the Policy Date. This Amendment is subject to the terms and conditions of the policy and Coverage Protection Guarantee Rider unless otherwise stated herein.

The following **Impact on Accelerated Benefits Rider, If Attached to the Policy Provision** has been added:

Impact on Accelerated Benefits Rider, If Attached to the Policy As noted in the Right to Exercise Rider Benefit Provision of the Accelerated Benefits Rider, We will consider the Cash Surrender Value of the policy in determining if the accelerated benefit continuation period is satisfied. When a Coverage Protection Guarantee Rider is attached to the policy and the CPG Test is satisfied, the Right to Exercise Rider Benefit Provision of the Accelerated Benefits Rider is expanded to include the Coverage Protection Value as a reference value in determining if the accelerated benefit continuation period is satisfied.

The **Policy Changes and the Coverage Protection Guarantee Provision** has been revised to read as follows:

Policy Changes and the Coverage Protection Guarantee Rate Class changes that result in a more favorable mortality rating for the Insured will require a change to the Coverage Protection Guarantee Cost of Insurance Rates and Coverage Protection Guarantee Administrative Charges.

An increase in Specified Amount will be subject to additional Coverage Protection Guarantee Cost of Insurance Rates, Coverage Protection Guarantee Administrative Charges and Coverage Protection Guarantee Monthly Processing Fee applicable to the increase. A requested decrease in Specified Amount for the policy will require a change to the Coverage Protection Guarantee Administrative Charges. You will be notified should any of these changes occur. Death benefit option changes will not require a change to the Coverage Protection Guarantee Cost of Insurance Rates, Coverage Protection Guarantee Administrative Charges or the Coverage Protection Guarantee Monthly Processing Fee noted on the policy specifications pages.

There will be no impact on the Coverage Protection Guarantee Net Premium Factor noted on the policy specifications page due to any of the changes detailed above.

A handwritten signature in cursive script, enclosed in large square brackets. The signature appears to read "Chas A. Brantley".

[Secretary]

The Lincoln National Life Insurance Company

Service Office: [100 North Greene Street, P.O. Box 21008, Greensboro, NC 27420-1008]

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Policy Changes and the Coverage Protection Guarantee Rate Class changes that result in a more favorable mortality rating for the Insured will require a change to the Coverage Protection Guarantee Cost of Insurance Rates and Coverage Protection Guarantee Administrative Charges.

An increase in Specified Amount will be subject to additional Coverage Protection Guarantee Cost of Insurance Rates, Coverage Protection Guarantee Administrative Charges and Coverage Protection Guarantee Monthly Processing Fee applicable to the increase. A requested decrease in Specified Amount for the policy will require a change to the Coverage Protection Guarantee Administrative Charges. A death benefit option change from Option I to Option II or from Option II to Option I will require a change to the Coverage Protection Guarantee Administrative Charges. You will be notified should any of these changes occur. Death benefit option changes will not require a change to the Coverage Protection Guarantee Cost of Insurance Rates or the Coverage Protection Guarantee Monthly Processing Fee noted on the policy specifications pages.

There will be no impact on the Coverage Protection Guarantee Net Premium Factor noted on the policy specifications page due to any of the changes detailed above.

[]

[Secretary]

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Please refer to the Flesch Certification attached below.

Attachment:

AR_Readability.pdf

Item Status: **Status**
Date:

Satisfied - Item: Submission Letter

Comments:

Please refer to the Submission Letter attached below.

Attachment:

AR_Submission Letter.pdf

Arkansas

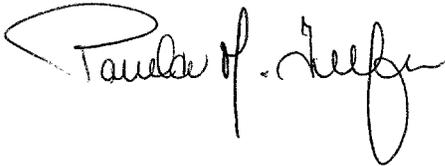
READABILITY CERTIFICATION

The Lincoln National Life Insurance Company

Re: AMD-5858A – Amendment to Coverage Protection Guarantee Rider
AMD-5858B – Amendment to Coverage Protection Guarantee Rider

We hereby certify that the attached Form(s) is (are) in compliance with the Rules and Regulation requirements regarding Life, Annuities, and Accident and Sickness Insurance Language Simplification Standards and has (have) achieved a Flesch Reading Ease score of:

<u>Form Number:</u>	<u>Flesch:</u>
AMD-5858A	51.00
AMD-5858B	51.00



Pamela M. Telfer, Assistant Vice President
Product Compliance

Date: September 9, 2010



Lincoln Financial Group
One Granite Place
P.O. Box 515
Concord, NH 03302
phone 603 226-5000

September 13, 2010

Hon. Julie Benafield Bowman
Commissioner of Insurance
Compliance-Life & Health
Attn: Joe Musgrove
1200 West Third Street
Little Rock, AR 72201-1904

Re. Individual Life Insurance Amendments
AMD-5858A Amendment to Coverage
Protection Guarantee Rider

Issued with Previously Approved:
Policy UL 5049, Coverage Protection Guarantee Rider J-5899, and
Specification Page F5149-A which were previously approved on
06/19/2009 under State Tracking No. 42669.

AMD-5858B Amendment to Coverage
Protection Guarantee Rider

Policy UL 5049, Coverage Protection Guarantee Rider J-5899, and
Specification Page F5149-B which were previously approved on
06/19/2009 under State Tracking No. 42669.

The Lincoln National Life Insurance Company
Group & NAIC #: 020-65676

Dear Mr. Musgrove:

We are submitting the required number of copies of the above-referenced forms for your review and approval. These are new forms and will not replace any previously approved forms.

These Amendments add the **Impact on Accelerated Benefits Rider, If Attached to the Policy Provision** and revises the **Policy Changes and the Coverage Protection Guarantee Provision** of previously approved Coverage Protection Guarantee Rider noted above. Once approved, these Amendments will be included with new issues of the Coverage Protection Guarantee Rider.

These Amendments will offer an improved Coverage Protection Guarantee due to Rate Class changes and Specified Amount decreases as elected by the Owner. The only difference between the two Amendments is the second paragraph of the **Policy Changes and the Coverage Protection Guarantee Provision**, the addition of the third sentence and a different last sentence.

We have bracketed the service office address and officer signature/title in the forms as variable information because they may change for new issues in the future (but not in-force policies). It is our understanding that changes to the bracketed items for new issues will not require a new filing of these forms. We confirm that the brackets will not actually appear on the forms at issue.

These forms appear in final printed format as issued from a laser printer. We do, however, use different computer publishing systems. It is therefore possible that the actual issued forms may have a different font style than the submitted forms. As a result, page breaks may occur at different lines, line wording may not match up exactly, and the format may change.

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

Page 2 of 2
September 13, 2010

Each Amendment achieves a Flesch score of 51.00. This filing is being submitted concurrently to our Home State of Indiana and is pending approval. The appropriate certification(s), transmittal and filing fee are included, as applicable. To the best of our knowledge and belief, the filing complies with all the laws and regulations of your state. This submission contains no unusual or possibly controversial items from the standpoint of normal company or industry standards.

We trust that the information provided is satisfactory and look forward to your response. Should you require any additional information, please feel free to contact me toll-free at 1-800-258-3648, ext. 5426, or via the fax number or email address shown below.

Sincerely,

A handwritten signature in black ink that reads "James P. Kane". The signature is written in a cursive style with a long, sweeping underline.

E-mail: James.Kane@lfg.com

Fax: (603) 226-5128