

SERFF Tracking Number: JPFC-126921363 State: Arkansas  
 Filing Company: Lincoln National Life Insurance Company State Tracking Number: 47586  
 Company Tracking Number: 04-600 (REV. 11/10)  
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium  
 Product Name: Single Premium Deferred Annuity Insert Page  
 Project Name/Number: /

## Filing at a Glance

Company: Lincoln National Life Insurance Company

Product Name: Single Premium Deferred SERFF Tr Num: JPFC-126921363 State: Arkansas

Annuity Insert Page

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 47586

Sub-TOI: A02I.003 Single Premium

Co Tr Num: 04-600 (REV. 11/10)

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Tracy Jackson, David Miceli

Disposition Date: 01/06/2011

Date Submitted: 12/27/2010

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:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/06/2011

State Status Changed: 01/06/2011

Deemer Date:

Created By: Tracy Jackson

Submitted By: David Miceli

Corresponding Filing Tracking Number:

Filing Description:

Re: Individual Fixed Annuity

04-600B (Rev. 11/10), Insert Schedule Page

04-600L (Rev. 11/10), Insert Schedule Page

The Lincoln National Life Insurance Company

NAIC No.: 107-65676 FEIN No.: 35-0472300

SERFF Tracking Number: JPFC-126921363 State: Arkansas  
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Single Premium Deferred Annuity Insert Page  
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Dear Sir or Madam,

Enclosed for your review and approval consideration are final print copies of the above referenced forms. These forms are new and will not replace any forms filed previously with your Department.

Form 04-600B (Rev. 11/10) and 04-600L (Rev. 11/10) are alternate schedule pages that will be made available for issuance with form 04-600 (previously approved by your department on September 16, 2004) when marketed through a Financial Institution. Below is a summary of the unique features for these alternate schedule pages.

04-600B (Rev. 11/10) - will have an additional paragraph at the bottom of the page which allows the base interest rate to "step-up" and provides the guaranteed minimum interest rate to be redetermined after the initial interest rate guarantee period.

04-600L (Rev. 11/10) - will have an additional paragraph at the bottom of the page which allows the base interest rate to "step-up" and will also lock in the guaranteed minimum interest rate which will not be subject to change for the life of the policy.

We have bracketed certain items in the form as variable information because they may change for new issues in the future. It is our understanding that changes to the bracketed items for new issues will not require a new filing of the schedule page. We confirm that the brackets will not actually appear on the schedule page at issue.

Form 04-600B (Rev. 11/10) and 04-600L (Rev. 11/10) contain no unusual or controversial features or language that deviate from normal insurance industry standards, and each has a Flesch Readability Score of 50.0 when combined with the base policy.

Form 04-600B (Rev. 11/10) and 04-600L (Rev. 11/10) have been simultaneously been filed with our domiciliary states of Indiana and are pending approval.

Your prompt review and approval consideration of this submission will be greatly appreciated. Enclosed are any necessary filing fees, certifications. Should you have any questions, please call me at 1-800-458-5299, ext. 4178 or contact me by email at [tracy.jackson@lfg.com](mailto:tracy.jackson@lfg.com).

## Company and Contact

### Filing Contact Information

Tracy Jackson, Compliance Analyst  
100 N. Greene St.  
MC - 5095

[tracy.l.jackson@lfg.com](mailto:tracy.l.jackson@lfg.com)  
800-458-5299 [Phone] 4178 [Ext]  
111-111-1111 [FAX]

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 Variable  
 Product Name: Single Premium Deferred Annuity Insert Page  
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Greensboro, NC 27401

**Filing Company Information**

Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church St.	Group Code: 20	Company Type: Insurance
Hartford, CT 06103	Group Name:	State ID Number:
(800) 458-5299 ext. [Phone]	FEIN Number: 35-0472300	

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**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln National Life Insurance Company	\$100.00	12/27/2010	43221107

SERFF Tracking Number: JPFC-126921363 State: Arkansas  
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TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium  
Variable  
Product Name: Single Premium Deferred Annuity Insert Page  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/06/2011	01/06/2011

*SERFF Tracking Number:* JPFC-126921363      *State:* Arkansas  
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*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.003 Single Premium  
Variable  
*Product Name:* Single Premium Deferred Annuity Insert Page  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 01/06/2011

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	Life & Annuity - Acturial Memo		No
Form	Insert Schedule Page		Yes
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## Form Schedule

### Lead Form Number: 04-600B (Rev. 11/10)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	04-600B (Rev. 11/10)	Schedule Pages	Insert Schedule Page	Initial		0.000	a60035B.pdf
	04-600L (Rev. 11/10)	Schedule Pages	Insert Schedule Page	Initial		0.000	a60035L.pdf

**SCHEDULE PAGE FOR POLICY NUMBER: [JP123456789]**

**Owner:** [John Doe]

**Owner's Issue Age and Sex:** [35 Male]

**Initial Base Interest Rate\*:** [1.50%]

**Joint Owner:** [Jane Doe]

**First Year Interest**

**Rate Bonus\*\*:** [1.00% up to \$99,999.99]  
[2.00% \$100,000.00 and over]

**Joint Owner's Issue Age and Sex:** [35 Female]

**Annuitant:** [John Doe]

**Guaranteed Minimum**

**Interest Rate:** [0.00%-3.00%] in policy years [1-5]  
Will not be less than 1.00% in  
policy years thereafter.

**Annuitant's Issue Age and Sex:** [35 Male]

**Single Premium Payment:** [\$10,000.00]

**Initial Interest Rate**

**Guarantee Period:** [5 Years]

**Initial Accumulation Value:** [\$10,000.00]

**Subsequent Interest Rate**

**Guarantee Period:** [1 Year]

**Policy Date:** [March 1, 2010]

**Maturity Date:** [March 1, 2065]

**Maximum Free Partial**

**Surrender Percentage:** [10.00%]

**Surrender Charge Period:** [5 Years]

**SURRENDER CHARGE SCHEDULE**

<b>Policy Year</b>	<b>Surrender Charge Percentage</b>	<b>Policy Year</b>	<b>Surrender Charge Percentage</b>
[1]	[9.00%]	[4]	[6.00%]
[2]	[8.00%]	[5]	[5.00%]
[3]	[7.00%]	[6+]	[0.00%]

\* The initial Base Interest Rate is [1.50%]. The Initial Base Interest Rate will increase on each of the first four policy anniversaries by an additional [.15%].

\*\* If the first year interest rate bonus shown is 0.00%, your policy has no first year interest rate bonus.

**SCHEDULE PAGE (continued)**

**Table of Guaranteed Minimum Cash Surrender Values**

The following table shows the guaranteed minimum cash surrender values generated by the [\$10,000.00] single premium paid at a guaranteed minimum interest rate of [1.00%] during the surrender charge period and [1.00%] after the surrender charge period. This table assumes that no partial surrenders are made.

<b>End of Policy Year</b>	<b>Guaranteed Minimum Cash Surrender Value</b>
[1	\$9,327.85]
[2	9,574.62]
[3	9,841.49]
[4	10,608.22]
[5	10,714.30]
[6	10,821.45]
[7	10,929.66]
[8	11,038.96]
[9	11,149.35]
[10	11,260.84]
[11	11,373.45]
[12	11,487.18]
[13	11,602.06]
[14	11,718.08]
[15	11,835.26]
[16	11,953.61]
[17	12,073.15]
[18	12,193.88]
[19	12,315.82]
[20	12,438.97]
[Age 60	13,073.49]
[Age 65	13,740.37]

Guaranteed minimum cash surrender values will change if partial surrenders are made.

**SCHEDULE PAGE FOR POLICY NUMBER: [JP123456789]**

**Owner:** [John Doe]

**Owner's Issue Age and Sex:** [35 Male]

**Initial Base Interest Rate\*:** [3.00%]

**Joint Owner:** [Jane Doe]

**First Year Interest**

**Rate Bonus\*\*:** [1.00% up to \$99,999.99]  
[2.00% \$100,000.00 and over]

**Joint Owner's Issue Age and Sex:** [35 Female]

**Annuitant:** [John Doe]

**Guaranteed Minimum**

**Interest Rate:** [0.00%-3.00%] in policy years 1-5.  
[0.00%-3.00%] in years 6+

**Annuitant's Issue Age and Sex:** [35 Male]

**Single Premium Payment:** [\$10,000.00]

**Initial Interest Rate**

**Guarantee Period:** [5 Years]

**Initial Accumulation Value:** [\$10,000.00]

**Subsequent Interest Rate**

**Guarantee Period:** [1 Year]

**Policy Date:** [March 1, 2010]

**Maturity Date:** [March 1, 2065]

**Maximum Free Partial**

**Surrender Percentage:** [10.00%]

**Surrender Charge Period:** [5 Years]

**SURRENDER CHARGE SCHEDULE**

<b>Policy Year</b>	<b>Surrender Charge Percentage</b>	<b>Policy Year</b>	<b>Surrender Charge Percentage</b>
[1]	[9.00%]	[4]	[6.00%]
[2]	[8.00%]	[5]	[5.00%]
[3]	[7.00%]	[6+]	[0.00%]

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**SCHEDULE PAGE (continued)**

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Flesch Certification

**Comments:**

**Attachment:**

READCERT Officer Group.pdf

**READABILITY CERTIFICATION**

Company Name: \_\_\_\_\_

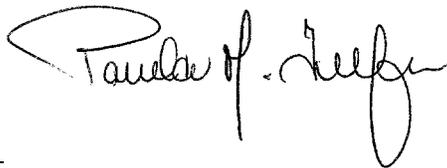
NAIC Number: \_\_\_\_\_

SUBJECT: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

As an officer of \_\_\_\_\_ I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
_____	_____
_____	_____
_____	_____
_____	_____



\_\_\_\_\_  
Pamela Telfer  
Assitant Vice President, Product Compliance

\_\_\_\_\_  
Date