

SERFF Tracking Number: LCNC-126954793 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47555
Company Tracking Number: 2048471
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 - Advertising Material/2048471

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-126954793 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 47555

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

Co Tr Num: 2048471

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Anabela Tavares

Disposition Date: 01/12/2011

Date Submitted: 12/20/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

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

Status of Filing in Domicile: Pending

Project Number: 2048471

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: 01/12/2011

State Status Changed: 01/12/2011

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 – Fixed Annuity with Long Term Care

Form(s):

2048471 – You have more life to live – Why not protect it with Lincoln Long-Term CareSM Fixed Annuity

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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 advertising brochure will be used with base contract 06-608 approved by your department on February 2, 2006 and riders AE-227, AE-235 and AE-236 approved 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.

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
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	12/20/2010	43097056

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/12/2011	01/12/2011

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Disposition

Disposition Date: 01/12/2011

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
	You have more life to live – Why not protect it with a Lincoln Long-Term Care Fixed Annuity	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/12/2011	2048471	Advertising	You have more life to live – Why not protect it with a Lincoln Long-Term Care Fixed Annuity	Initial		0.000	2048471.pdf

Hello future!®



You have more life to live

Why not protect it with
a *Lincoln Long-Term Care*™
Fixed Annuity



FOR INCOME



Lincoln Financial Group
150 N. Radnor-Chester Road
Radnor, PA 19087

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

Learn more about managing possible long-term care costs.

► Today's plan could be tomorrow's reality

You want to live a long, healthy life in retirement, but there's a good chance you might need long-term care. At least 70% of people over age 65 will need it.¹ Fortunately, you can prepare for the unexpected now as a way to help cover expenses for tomorrow.

A *Lincoln Long-Term Care*SM Fixed Annuity gives you a tax-advantaged, fixed rate of return on your money and the ability to access an additional benefit that can help pay for qualifying long-term care expenses. Even if you don't need the care, you can keep your money in the annuity to earn interest and build income for retirement. You also have access to several income options as well as death benefit protection.

Interested in learning more about *Lincoln Long-Term Care*SM Fixed Annuities?

Fill out and return the card below. I'll contact you with more information.

¹"LifePlans, Long-Term Care Market Summary," www.LincolnFinancial.com (click on Research & Analysis), January 15, 2010. For a printed copy of the report, call 877 ASK LINCOLN.

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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LCN1011-2048471
 PRNT 12/10 Z01

Order code: FA-CLNT-MLR001



A fixed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies. A fixed annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments, or index.

*Lincoln Long-Term Care*SM Fixed Annuity (contract form 06-608, or state variation) with Long-Term Care Benefits Rider (form AE-227, or state variation), Long-Term Care Coverage Endorsement (form AE-235, or state variation) and Contract Amendment for Long-Term Care Benefits (form AE-236, or state variation) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **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 exact terms of the annuity are contained in the contracts and any attached riders, endorsements or amendments, which will control the issuing company's contractual obligations. For more information about the annuity, please also read the Client Guide, Disclosure Statement, and Facts At-A-Glance, or contact your Lincoln representative.

Income taxes are due upon withdrawal, and if withdrawn before age 59½, a 10% federal penalty tax may apply. Withdrawals and surrenders may be subject to surrender charges and a market value adjustment.

Product and features are subject to state availability. Limitations and exclusions may apply. *Lincoln Long-Term Care*SM Fixed Annuity is not available in New York.



Yes! I would like to learn how *Lincoln Long-Term Care*SM Fixed Annuity can help address long-term care expenses.

Please contact me to arrange a meeting.

 Name

 Address

 City State ZIP

 Telephone (day) (evening)

 Best time to call

 E-mail

*Lincoln Long-Term Care*SM Fixed Annuity is issued on contract form 06-608, or state variation and rider form AE-227, or state variation by:

The Lincoln National Life Insurance Company, Fort Wayne, IN

Products and features subject to state availability.