

SERFF Tracking Number: JEPL-127785407 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 50147
Company Tracking Number: UL 5041 EXPANDED CURRENT COIS
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: LifeReserve IUL (2009) Expanded Current COIS
Project Name/Number: /UL 5041 Expanded Current COIS

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: LifeReserve IUL (2009) SERFF Tr Num: JEPL-127785407 State: Arkansas

Expanded Current COIS

TOI: L08 Life - Other SERFF Status: Closed-Filed- State Tr Num: 50147
Closed

Sub-TOI: L08.000 Life - Other Co Tr Num: UL 5041 EXPANDED State Status: Filed-Closed
CURRENT COIS

Filing Type: Form

Reviewer(s): Linda Bird
Author: James Kane Disposition Date: 11/03/2011
Date Submitted: 11/01/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number: UL 5041 Expanded Current COIS

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: 11/03/2011

State Status Changed: 11/03/2011

Deemer Date:

Created By: James Kane

Submitted By: James Kane

Corresponding Filing Tracking Number:

Filing Description:

Hon. Jay Bradford

Commissioner of Insurance

Compliance-Life & Health

Attn: Joe Musgrove

1200 West Third Street

Little Rock, AR 72201-1904

Re: Individual Life Insurance Policy

Expanded Current Cost of Insurance Rates for Use with UL 5041 Flexible Premium Adjustable Life Insurance Policy

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with Indexed Feature (Approved by your Department on 12/28/2006 under State File # 34296)with Policy Data Pages F5141-A (Approved by your Department on 2/12/2008 under State File # 38060)

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

Dear Mr. Musgrove:

Enclosed for your review are new current cost of insurance rates for the above noted form. There is no change to the guaranteed cost of insurance rates as previously filed and approved. We have expanded the Guaranteed Issue issue ages to include ages 66-70. Current cost of insurance rates have been provided for these expanded issue ages.

This change is applicable to new policies only. This rate filing is not being submitted to our domiciliary state of Indiana, as this type of rate filing is not required in that state.

To the best of our knowledge and belief this filing complies with the regulations of the state of Arkansas.

We trust that the information provided is satisfactory and we look forward to hearing from you. If, however, additional information is needed, please feel free to contact me at 1-800-258-3648, ext. 5426. Our fax number is 1-603-226-5128.

We trust that this filing will be found satisfactory and we look forward to hearing from you at your earliest convenience.

Sincerely,

James P. Kane

Senior Analyst, State Filing
E-mail: James.Kane@lfg.com

Company and Contact

Filing Contact Information

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

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 Hartford, CT 06103 Group Name: State ID Number:
 (800) 258-3648 ext. [Phone] FEIN Number: 35-0472300

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Rate Filing Fee = \$50.00.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	11/01/2011	53365359

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	11/03/2011	11/03/2011

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Disposition

Disposition Date: 11/03/2011

Implementation Date:

Status: Filed-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		No
Supporting Document	Application		No
Supporting Document	Current Cost of Insurance Rates		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable, current cost of insurance rate filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable, current cost of insurance rate filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Current Cost of Insurance Rates		
Comments: We have expanded the Guaranteed Issue issue ages to include ages 66-70. Current cost of insurance rates have been provided for these expanded issue ages.		
Attachment: LR IUL 2001 CSO GI COIs.pdf		

Male GS		1	2	3	4	5	6	7	8	9	10
66	1.55477	1.69264	1.84272	1.99565	2.17802	2.38232	2.65527	2.94044	3.24057	3.57417	3.93903
67	1.69264	1.84272	1.99565	2.17802	2.38232	2.65527	2.94044	3.24057	3.57417	3.93903	4.36468
68	1.84272	1.99565	2.17802	2.38232	2.65527	2.94044	3.24057	3.57417	3.93903	4.36468	4.86367
69	1.99565	2.17802	2.38232	2.65527	2.94044	3.24057	3.57417	3.93903	4.36468	4.86367	5.44276
70	2.17802	2.38232	2.65527	2.94044	3.24057	3.57417	3.93903	4.36468	4.86367	5.44276	
Male GN		1	2	3	4	5	6	7	8	9	10
66	1.55477	1.69264	1.84272	1.99565	2.17802	2.32803	2.35153	2.37529	2.39929	2.42352	2.68309
67	1.69264	1.84272	1.99565	2.17802	2.38232	2.57736	2.60341	2.62969	2.65626	2.68309	2.95675
68	1.84272	1.99565	2.17802	2.38232	2.65527	2.84023	2.86893	2.89791	2.92717	2.95675	3.24165
69	1.99565	2.17802	2.38232	2.65527	2.94044	3.11392	3.14538	3.17715	3.20923	3.24165	3.54538
70	2.17802	2.38232	2.65527	2.94044	3.24057	3.40569	3.44008	3.47484	3.50994	3.54538	
Female GS		1	2	3	4	5	6	7	8	9	10
66	1.07582	1.16629	1.26619	1.37555	1.49866	1.63985	1.79579	1.96658	2.15488	2.36083	2.58715
67	1.16629	1.26619	1.37555	1.49866	1.63985	1.79579	1.96658	2.15488	2.36083	2.58715	2.83575
68	1.26619	1.37555	1.49866	1.63985	1.79579	1.96658	2.15488	2.36083	2.58715	2.83575	3.11031
69	1.37555	1.49866	1.63985	1.79579	1.96658	2.15488	2.36083	2.58715	2.83575	3.11031	3.41198
70	1.49866	1.63985	1.79579	1.96658	2.15488	2.36083	2.58715	2.83575	3.11031	3.41198	
Female GN		1	2	3	4	5	6	7	8	9	10
66	1.07582	1.16629	1.26619	1.32085	1.33419	1.34767	1.36128	1.37503	1.38894	1.40295	1.54207
67	1.16629	1.26619	1.37555	1.45185	1.46649	1.48131	1.49628	1.51138	1.52665	1.54207	1.68523
68	1.26619	1.37555	1.49866	1.58661	1.60263	1.61881	1.63518	1.65168	1.66836	1.68523	1.83144
69	1.37555	1.49866	1.63985	1.72428	1.74169	1.75929	1.77705	1.79499	1.81314	1.83144	1.98507
70	1.49866	1.63985	1.79579	1.86891	1.88778	1.90684	1.92610	1.94556	1.96522	1.98507	

11	12	13	14	15	16	17	18	19	20	21
3.93903	4.36468	4.86367	5.44276	6.07850	6.80775	7.57149	8.40042	9.32758	10.38213	11.56722
4.36468	4.86367	5.44276	6.07850	6.80775	7.57149	8.40042	9.32758	10.38213	11.56722	12.87883
4.86367	5.44276	6.07850	6.80775	7.57149	8.40042	9.32758	10.38213	11.56722	12.87883	14.30705
5.44276	6.07850	6.80775	7.57149	8.40042	9.32758	10.38213	11.56722	12.87883	14.30705	15.84059
6.07850	6.80775	7.57149	8.40042	9.32758	10.38213	11.56722	12.87883	14.30705	15.84059	17.47055
11	12	13	14	15	16	17	18	19	20	21
2.46834	2.91708	3.36582	3.81454	4.26328	4.95732	5.38125	5.82750	6.31837	6.85125	7.42743
2.72698	3.21805	3.70912	4.20018	4.69125	5.53743	5.99682	6.50212	7.05337	7.64793	8.28582
3.00172	3.53950	4.07727	4.61505	5.15281	6.16875	6.68982	7.25682	7.86843	8.52732	9.22950
3.29073	3.88008	4.46943	5.05878	5.64813	6.87750	7.46025	8.09157	8.77012	9.49332	10.25193
3.92244	4.62448	5.32651	6.02856	6.73060	8.10801	8.86372	9.83449	10.97073	12.20269	13.51779
11	12	13	14	15	16	17	18	19	20	21
2.58715	2.83575	3.11031	3.41198	3.74457	4.20522	4.72090	5.24181	5.82016	6.46809	7.06302
2.83575	3.11031	3.41198	3.74457	4.20522	4.72090	5.24181	5.82016	6.46809	7.06302	7.96314
3.11031	3.41198	3.74457	4.20522	4.72090	5.24181	5.82016	6.46809	7.06302	7.96314	8.91871
3.41198	3.74457	4.20522	4.72090	5.24181	5.82016	6.46809	7.06302	7.96314	8.91871	9.94968
3.74457	4.20522	4.72090	5.24181	5.82016	6.46809	7.06302	7.96314	8.91871	9.94968	10.89371
11	12	13	14	15	16	17	18	19	20	21
1.50885	1.84857	2.18829	2.52799	2.86771	3.20743	3.55030	3.94143	4.36143	4.80768	5.28282
1.66480	2.04454	2.42428	2.80402	3.18376	3.65269	4.05562	4.48875	4.94943	5.43900	5.95612
1.82757	2.25079	2.67400	3.09723	3.52044	4.17243	4.61737	5.09250	5.59650	6.12937	6.68982
1.99662	2.46705	2.93746	3.40788	3.87829	4.74732	5.23557	5.75532	6.30393	6.88275	7.48912
2.37093	2.93877	3.50658	4.07442	4.64224	5.63889	6.24346	6.99673	7.86277	8.80503	9.82509

22	23	24	25 Ultimate	
12.87883	14.30705	15.84059	17.47055	19.02863
14.30705	15.84059	17.47055	19.02863	20.68462
15.84059	17.47055	19.02863	20.68462	22.46745
17.47055	19.02863	20.68462	22.46745	24.39303
19.02863	20.68462	22.46745	24.39303	26.47561

22	23	24	25 Ultimate	
8.04693	8.70582	9.39750	10.10493	12.99690
8.96700	9.67968	10.41207	11.16018	14.31202
9.96450	10.71918	11.49093	12.28369	15.71220
11.02893	11.82693	12.64200	13.47807	17.19742
14.91973	16.41396	18.00342	18.38412	18.77400

22	23	24	25 Ultimate	
7.96314	8.91871	9.94968	10.89371	11.36812
8.91871	9.94968	10.89371	11.36812	12.34234
9.94968	10.89371	11.36812	12.34234	13.79852
10.89371	11.36812	12.34234	13.79852	15.68026
11.36812	12.34234	13.79852	15.68026	18.09933

22	23	24	25 Ultimate	
5.78418	6.31050	6.86568	7.44450	9.65947
6.49950	7.07175	7.67025	8.29500	10.73520
7.28043	7.89732	8.54043	9.21243	11.89282
8.12437	8.78982	9.48150	10.20207	13.13865
10.93008	12.12067	13.40184	13.98841	14.47740