

SERFF Tracking Number: LCNC-127631574 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 49815
Company Tracking Number: 2058483, 2058482, 2058484, 2058524, 5058526
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials - Client Profile Flyers/2058483, 2058482, 2058484, 2058524, 5058526

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-127631574 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Closed-Incomplete State Tr Num: 49815

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2058483, 2058482, 2058484, 2058524, 5058526 State Status: Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler,
Donna Lambert

Author: Anabela Tavares

Disposition Date: 12/19/2011

Date Submitted: 09/16/2011

Disposition Status: Closed-Incomplete

Implementation Date Requested: On Approval

Implementation Date: 12/19/2011

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Materials Status of Filing in Domicile: Pending - Client Profile Flyers

Project Number: 2058483, 2058482, 2058484, 2058524, 5058526

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: 12/19/2011

State Status Changed: 12/19/2011

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 – Universal Life with Long Term Care

SERFF Tracking Number: LCNC-127631574 State: Arkansas
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Form(s):

- 2058483 – Lincoln MoneyGuard Reserve Plus: “I’d like to get more for my long-term care dollars.”
- 2058482 – Lincoln MoneyGuard Reserve Plus: “We want to protect our retirement income”
- 2058484 - Lincoln MoneyGuard Reserve Plus: “I’d like to plan ahead and keep pace with rising long-term care costs.”
- 2058524 - Lincoln MoneyGuard Reserve Plus: “I wish I’d prepared for long-term care expenses earlier.”
- 2058526 - Lincoln MoneyGuard Reserve Plus: “I want to protect my portfolio even if I need long-term care.”

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These forms are new and do not replace any other form previously approved by your Department.

These advertisements will be used with base contract and riders LN870, LR870, LR871, LR872 and B10465F approved by the department on October 5, 2009 under SERFF number LCNC-126293409.

We have bracketed certain items in the forms as variable information. A statement of variability is included which outlines the variable items for you. We confirm that the brackets will not actually appear on the forms at print and any of the changes made will be completed within the allowable limits of the laws in your state.

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, Product Compliance anabela.tavares@lfg.com
Coordinator
350 Church Street 860-466-2307 [Phone]
MPM-10 860-466-1348 [FAX]
Hartford, CT 06103

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

SERFF Tracking Number: LCNC-127631574 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$250.00	09/16/2011	51704688

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Closed- Incomplete	Donna Lambert	12/19/2011	12/19/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	09/22/2011	09/22/2011			

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Anabela Tavares	09/19/2011	09/19/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Guaranteed Benefits	Note To Filer	Donna Lambert	10/04/2011	10/04/2011
Your Amendment	Note To Filer	Donna Lambert	09/20/2011	

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Disposition

Disposition Date: 12/19/2011

Implementation Date: 12/19/2011

Status: Closed-Incomplete

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Disapproved	No
Form	Lincoln MoneyGuard Reserve Plus: "I'd like to get more for my long-term care dollars."	Disapproved	No
Form	Lincoln MoneyGuard Reserve Plus: "We want to protect our retirement income"	Disapproved	No
Form	Lincoln MoneyGuard Reserve Plus: "I'd like to plan ahead and keep pace with rising long-term care costs."	Disapproved	No
Form (revised)	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Disapproved	No
Form	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Disapproved	No
Form	Lincoln MoneyGuard Reserve Plus: "I want to protect my portfolio even if I need long-term care."	Disapproved	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/22/2011
Submitted Date 09/22/2011
Respond By Date 10/24/2011

Dear Anabela Tavares,

Objection 1

- Lincoln MoneyGuard Reserve Plus: "I'd like to get more for my long-term care dollars.", 2058483 (Form)
- Lincoln MoneyGuard Reserve Plus: "We want to protect our retirement income", 2058482 (Form)
- Lincoln MoneyGuard Reserve Plus: "I'd like to plan ahead and keep pace with rising long-term care costs.", 2058484 (Form)
- Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier.", 2058524 (Form)
- Lincoln MoneyGuard Reserve Plus: "I want to protect my portfolio even if I need long-term care.", 2058526 (Form)

Comment: The submitted advertisements invite the reader to "See Endorsement for complete terms and conditions." Will the Endorsement be available when this piece is used?

In the last paragraph, the advertisements state, ". . . except as provided in the Alternative Care Services provision above." There is no Alternative Care Services provision.

There is a statement, "It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs . . ." and a disclaimer that benefits "May go down in value." Guaranteed benefits that may go down in value is confusing. Please clarify.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Donna Lambert

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Note To Filer

Created By:

Donna Lambert on 10/04/2011 12:01 PM

Last Edited By:

Donna Lambert

Submitted On:

10/04/2011 12:05 PM

Subject:

Guaranteed Benefits

Comments:

Please disregard the third point in my 9/22/11 objection regarding guaranteed benefits. Thank you so much.

SERFF Tracking Number: LNCN-127631574 State: Arkansas
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Amendment Letter

Submitted Date: 09/19/2011

Comments:

The form attached under "Forms Schedule # 4 is listed as 2058524 but the wrong form was attached by mistake, i have now attached the correct form. I apologize for any inconvenience this might have caused

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
2058524	Advertising	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Initial				0.000	2058524.pdf

SERFF Tracking Number: LCNC-127631574 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 49815
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TOI: LTC06 Long Term Care - Other *Sub-TOI:* LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
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Note To Filer

Created By:

Donna Lambert on 09/20/2011 07:51 AM

Subject:

Your Amendment

Comments:

No problem.

SERFF Tracking Number: LCNC-127631574 State: Arkansas
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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Disapproved 12/19/2011	2058483	Advertising	Lincoln MoneyGuard Reserve Plus: "I'd like to get more for my long-term care dollars."	Initial		0.000	2058483.pdf
Disapproved 12/19/2011	2058482	Advertising	Lincoln MoneyGuard Reserve Plus: "We want to protect our retirement income"	Initial		0.000	2058482.pdf
Disapproved 12/19/2011	2058484	Advertising	Lincoln MoneyGuard Reserve Plus: "I'd like to plan ahead and keep pace with rising long-term care costs."	Initial		0.000	2058484.pdf
Disapproved 12/19/2011	2058524	Advertising	Lincoln MoneyGuard Reserve Plus: "I wish I'd prepared for long-term care expenses earlier."	Initial		0.000	2058524.pdf
Disapproved 12/19/2011	2058526	Advertising	Lincoln MoneyGuard Reserve Plus: "I want to protect my portfolio even if I need long-term care."	Initial		0.000	2058526.pdf



Lincoln MoneyGuard® Reserve Plus

"I'd like to get more for my long-term care dollars."



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

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders¹ offers you protection against the risk of long-term care expenses and helps you leverage your assets. Consider this hypothetical example.

GLORIA, AGE [62]

Status: Healthy, nonsmoking. Gloria is a retired symphony conductor with a retirement portfolio worth \$7 million.

Children: Two

Concern: Gloria would like to maintain her lifestyle, leave money to beneficiaries, and establish a scholarship. After talking with a licensed insurance agent/representative, Gloria decides to use **[\$300,000]** as a single premium payment to purchase a Lincoln MoneyGuard Reserve Plus policy with the **[two-year]** Convalescent Care Benefits Rider² and the **[four-year]** Extension of Benefits Rider. There is no deductible or elimination period for the long-term care benefits.

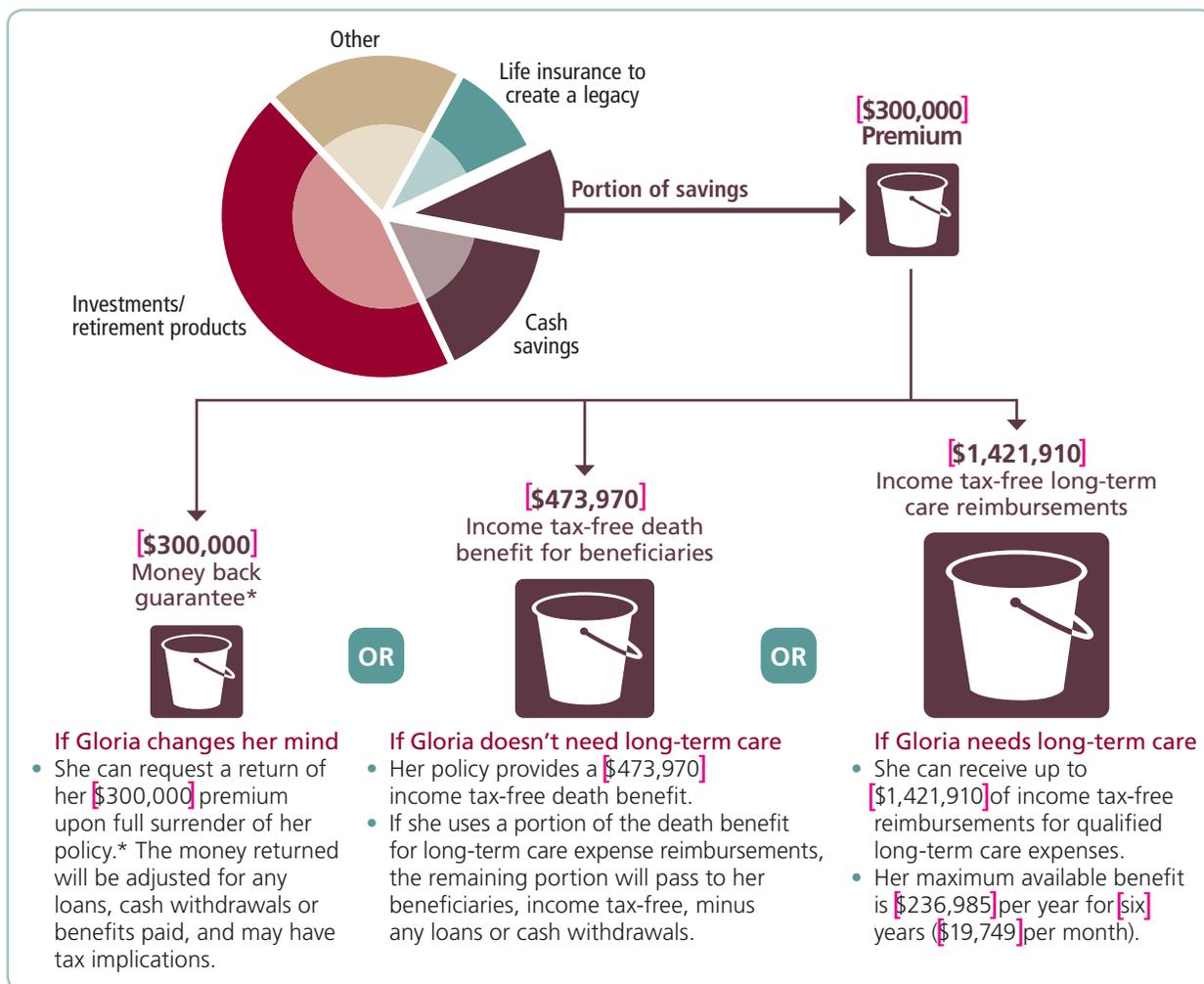
*Through the Enhanced Surrender Value Endorsement, available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact a licensed insurance agent/representative.

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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LCN1109-2058483

XX 9/11 Z04

Order code: MGR-CP-FLI002

11-1198A



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Lincoln MoneyGuard® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln MoneyGuard® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or any affiliates of those

entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.



Lincoln MoneyGuard® Reserve Plus

“We want to protect our retirement income.”



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

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders¹ offers you protection against the risk of long-term care expenses and helps protect your retirement income. Consider this hypothetical example.

JEFFREY, AGE [67], AND ANNE, AGE [62]

Status: Healthy, nonsmoking. Financially secure, thanks to Jeffrey’s retirement income.

Children: None.

Concern: Jeffrey wants to help protect Anne’s retirement income and current lifestyle, should he require long-term care. After talking with a licensed insurance agent/representative, Jeffrey decides to use [\$150,000] as a single premium payment to purchase a Lincoln MoneyGuard Reserve Plus policy with the [two-year] Convalescent Care Benefits Rider² and the [four-year] Extension of Benefits Rider. There is no deductible or elimination period for the long-term care benefits. A similar type of policy could also be purchased for Anne.

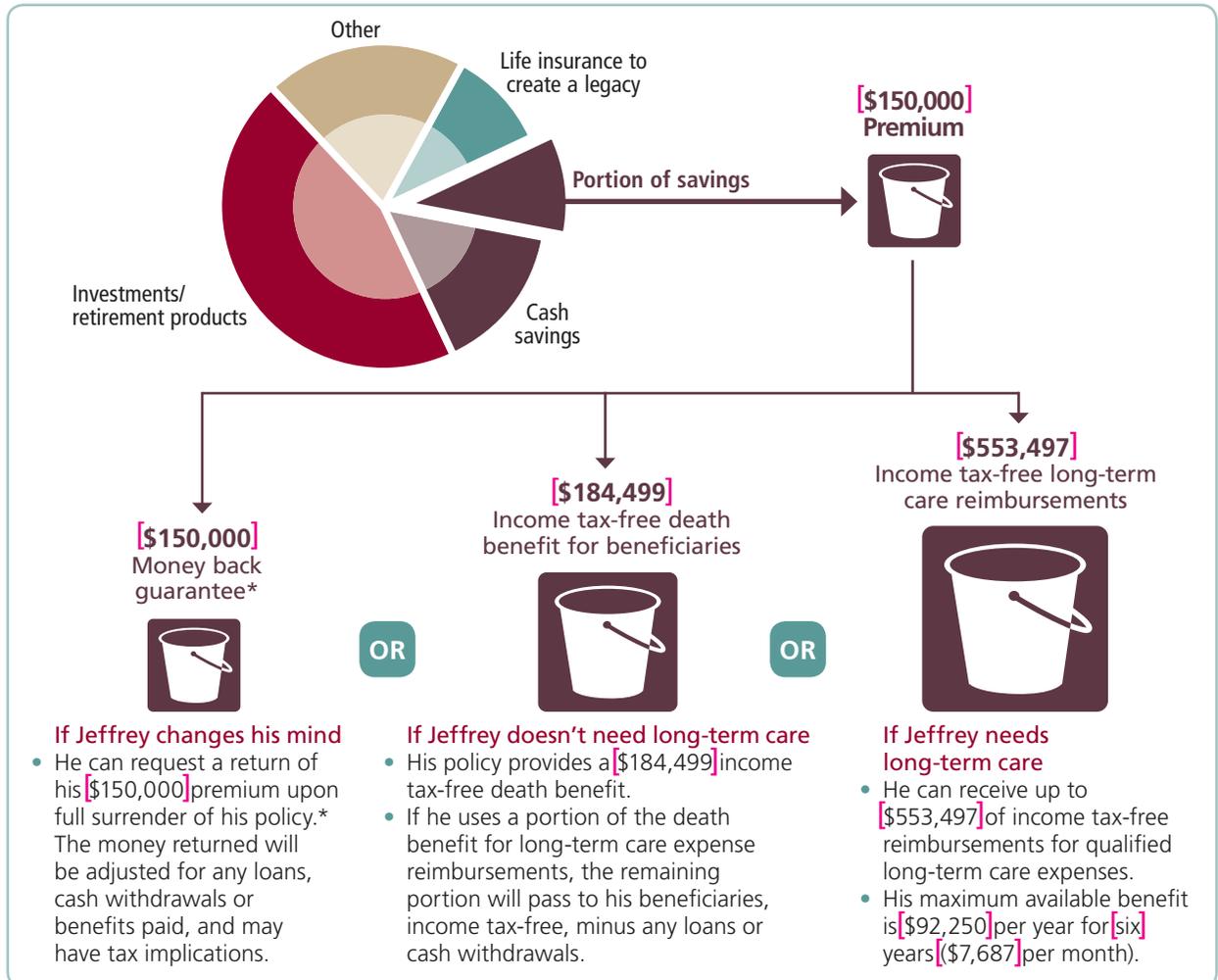
*Through the Enhanced Surrender Value Endorsement, available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact a licensed insurance agent/representative.

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Not guaranteed by any bank or savings association
May go down in value

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LCN1109-2058482

PRNT 9/11 Z04

Order code: MGR-CP-FLI001

11-1199A



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Lincoln MoneyGuard® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln MoneyGuard® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or any affiliates of those

entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.



Lincoln MoneyGuard® Reserve Plus

“I’d like to plan ahead and keep pace with rising long-term care costs.”



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

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders¹ can help protect you from future long-term care expenses. Consider this hypothetical example.

DAN, AGE [50]

Status: Healthy, nonsmoking, and does not expect to need long-term care for some time.

Concern: Dan wants to protect his children from the stress of managing his long-term care expenses should he eventually require care. A licensed insurance agent/representative recommends a [\$100,000] single premium Lincoln MoneyGuard Reserve Plus policy with the [two-year] Convalescent Care Benefits Rider² and the [four-year] Extension of Benefits Rider. This will provide Dan with long-term care benefits for up to [six] years. To keep pace with tomorrow’s rising costs, Dan elects a [3% simple] inflation option. There is no deductible or elimination period on the long-term care benefits.

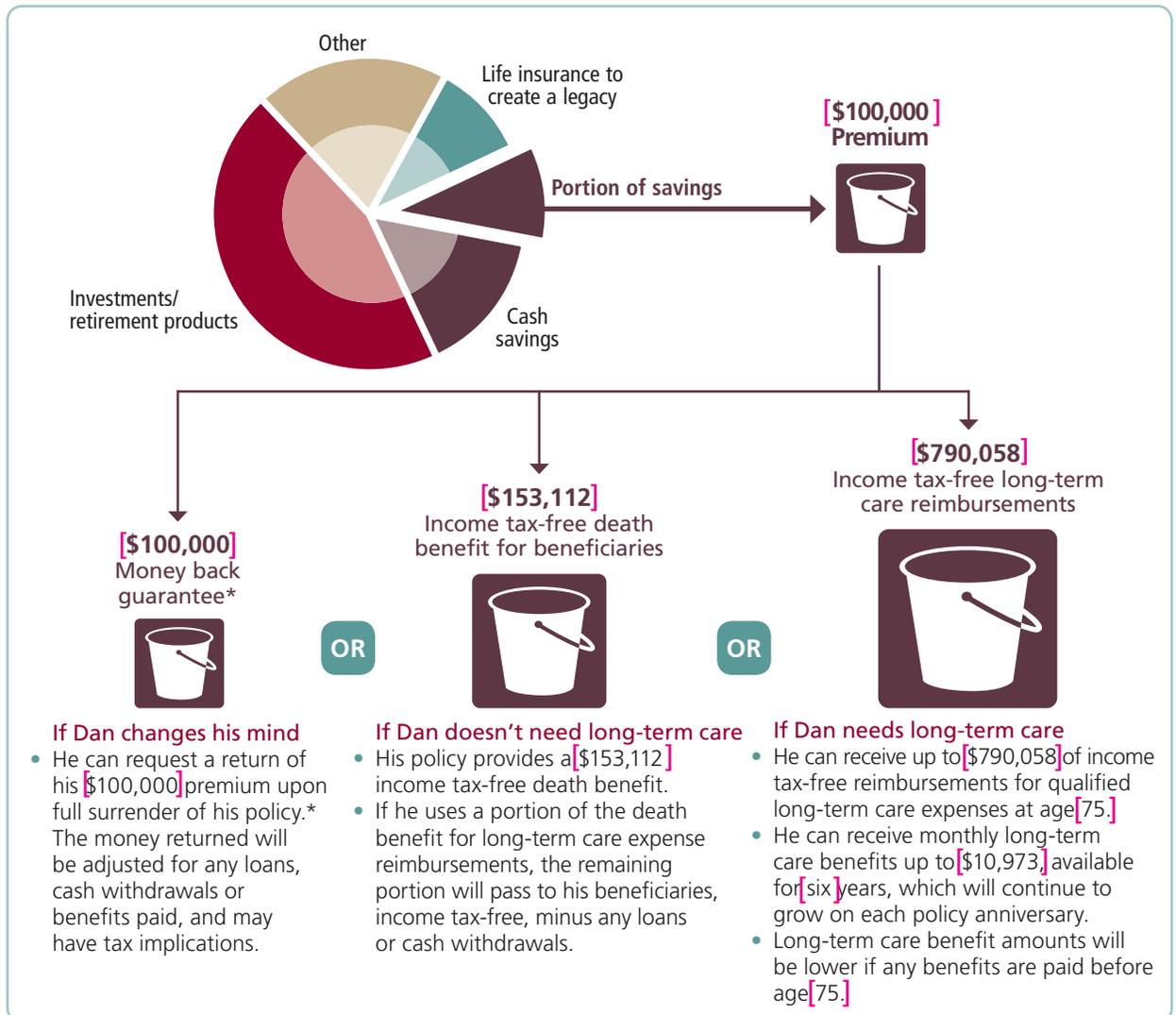
*Through the Enhanced Surrender, Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



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It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

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LCN1109-2058484

XX 9/11 Z04

Order code: MGR-CP-FLI003

11-1197A



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Lincoln MoneyGuard® Reserve Plus is a universal life insurance policy with a Convalescent Care Benefits Rider (CCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care benefit payments after the entire specified amount of death benefit has been paid. The Enhanced Surrender Value Endorsement (ESVE) is included in the policy cost for all single premium policies and for flexible premium policies for issue ages 35–65. The additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, or claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln MoneyGuard® Reserve Plus is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with the Convalescent Care Benefits Rider (CCBR) on Rider Form LR870, an optional Enhanced Surrender Value Endorsement (ESVE) on Endorsement Form B10465F, an optional Extension of Benefits Rider (EOBR) on Rider Form LR871, and an optional Nonforfeiture Benefit Rider (NFO) on Rider Form LR872.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or any affiliates of those

entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.

Not approved for use in New York. Check state availability.

General exclusions and limitations

The LTC riders will not provide benefits for: care provided in facilities operated primarily for the treatment of Mental or Nervous Disorders (this exclusion does not apply to qualifying stays or care resulting from a clinical diagnosis of Alzheimer's Disease or similar forms of dementia); treatment for alcoholism or drug addiction (unless the drug addiction is a result of medication taken in doses as prescribed by a physician); treatment arising out of an attempt (while sane or insane) at suicide or an intentionally self-inflicted injury; treatment provided in a Veteran's Administration or government facility, unless the Insured or the Insured's estate is charged for the confinement or services or unless otherwise required by law; loss to the extent that benefits are payable under any of the following: Medicare (including that which would have been payable but for the application of a deductible or a coinsurance amount), other governmental programs (except Medicaid), workers compensation laws, employer's liability laws, occupational disease laws, and motor vehicle no-fault laws; confinement or care received outside the United States, other than benefits for Nursing Home Care Services and Assisted Living Facility Services as described in the International Benefits provision; services provided by a facility or an agency that does not meet this rider definition for such facility or agency, except as provided in the Alternative Care Services provision above; and services provided by a member of the Insured's Immediate Family or for which no charge is normally made in the absence of insurance.



Lincoln MoneyGuard® Reserve Plus

"I wish I'd prepared for long-term care expenses earlier."



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

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders¹ can help you prepare for potential long-term care expense and help protect your retirement portfolio and your legacy. Consider this hypothetical example.

JOYCE, AGE[76]

Status: Healthy, nonsmoking. Joyce is a widow with sufficient retirement income and some savings for long-term care expenses.

Concern: Joyce wishes she had prepared a long-term care plan earlier, and she's concerned she may need care because of a family history of Alzheimer's disease. A licensed insurance agent/representative recommends a[\$100,000]single premium Lincoln MoneyGuard Reserve Plus policy with the[three-year] Convalescent Care Benefits Rider² and the [two-year]Extension of Benefits Rider. This will provide Joyce with long-term care benefits for up to [five]years. There is no deductible or elimination period for the long-term care benefits.

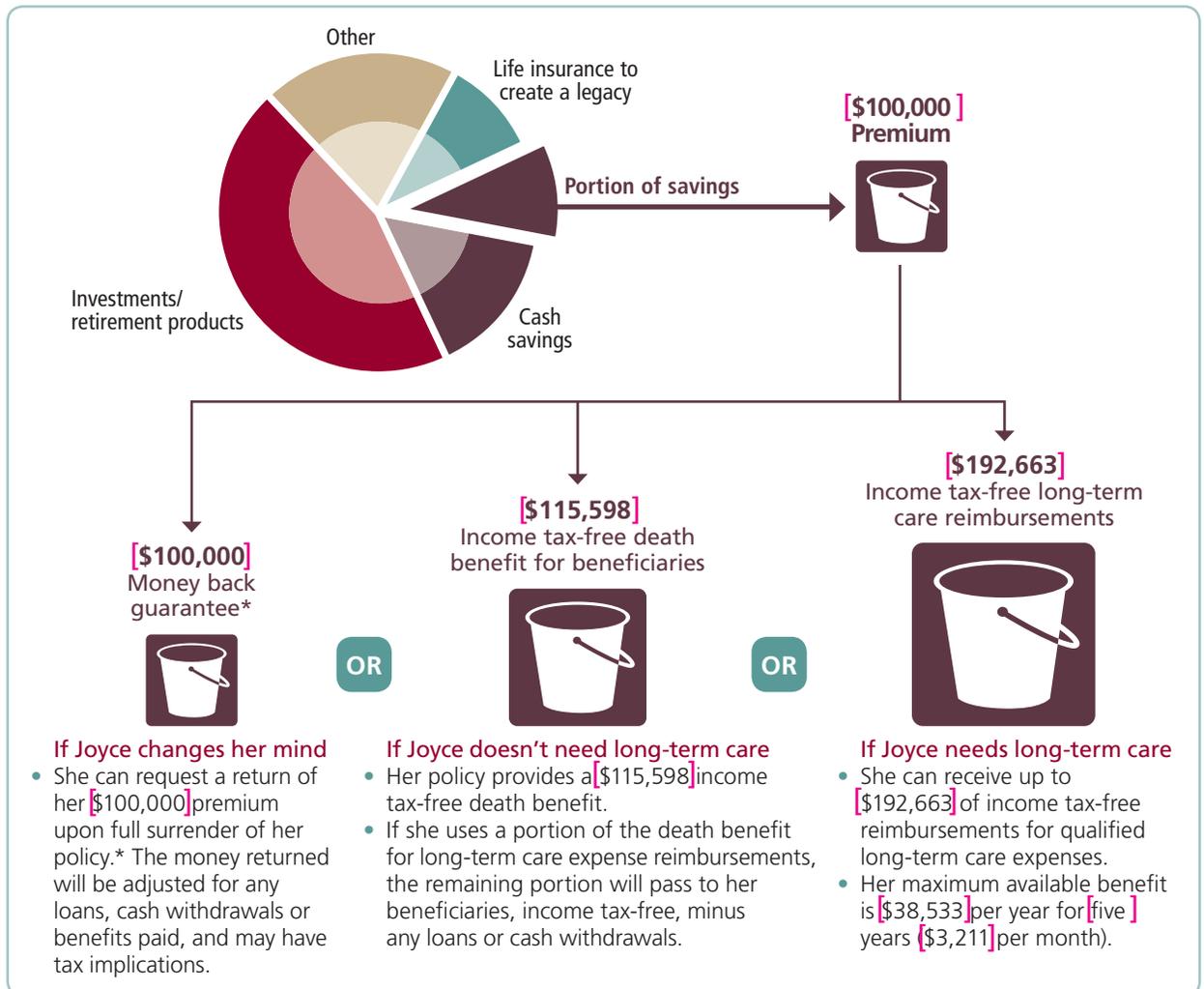
*Through the Enhanced Surrender, Value Endorsement available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

Guarantees are backed by the claims-paying ability of The Lincoln National Life Insurance Company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in Montana, where gender does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

¹Available at an additional cost.

²State variations may apply.



Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact a licensed insurance agent/representative.

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Not guaranteed by any bank or savings association
May go down in value

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LCN1109-2058524

PDF 9/11 Z04

Order code: MGR-CP-FLI004

11-1196A



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entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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General exclusions and limitations

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Lincoln MoneyGuard® Reserve Plus

"I want to protect my portfolio even if I need long-term care."



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

Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders¹ can reimburse you for qualified long-term care expenses while helping to protect your assets. Consider this hypothetical example.

NANCY, AGE[60]

Status: Healthy, nonsmoking. Nancy is enjoying retirement.

Concern: Nancy is concerned that she may need long-term care within the next few years. She has money in her portfolio set aside to cover any long-term care expenses. A licensed insurance agent/representative recommends that she purchase a [\$100,000] single premium Lincoln MoneyGuard Reserve Plus policy with the [two-year] Convalescent Care Benefits Rider² and the [four-year] Extension of Benefits Rider. This will provide up to [six] years of long-term care benefits. There is no deductible or elimination period for the long-term care benefits.

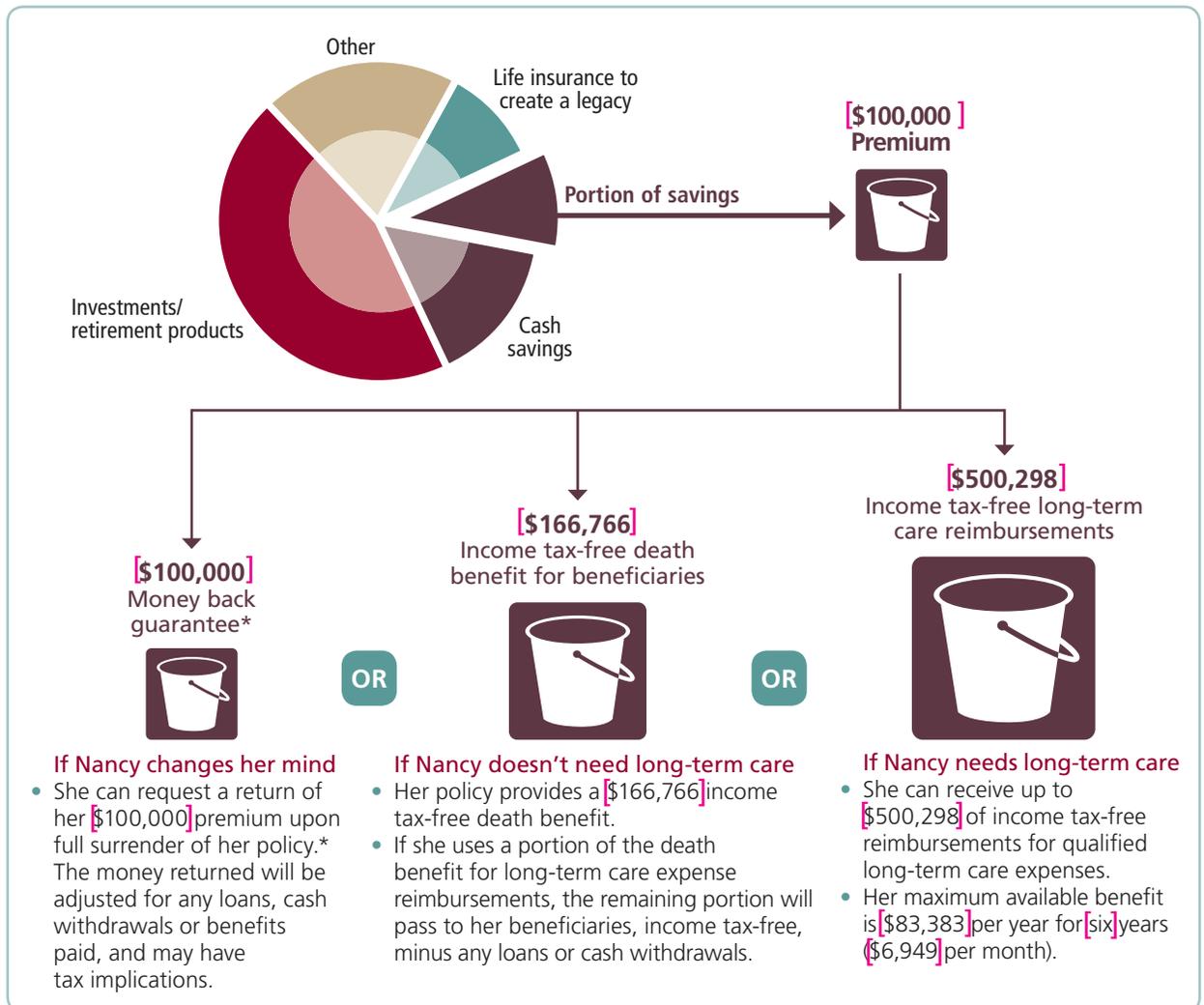
*Through the Enhanced Surrender Value Endorsement, available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

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If Nancy changes her mind

- She can request a return of her [\$100,000] premium upon full surrender of her policy.* The money returned will be adjusted for any loans, cash withdrawals or benefits paid, and may have tax implications.

If Nancy doesn't need long-term care

- Her policy provides a [\$166,766] income tax-free death benefit.
- If she uses a portion of the death benefit for long-term care expense reimbursements, the remaining portion will pass to her beneficiaries, income tax-free, minus any loans or cash withdrawals.

If Nancy needs long-term care

- She can receive up to [\$500,298] of income tax-free reimbursements for qualified long-term care expenses.
- Her maximum available benefit is [\$83,383] per year for [six] years (\$6,949 per month).

Products issued by:
The Lincoln National Life Insurance Company

Lincoln MoneyGuard® Reserve Plus

It provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement.

For more information or to request a personalized projection of values, contact a licensed insurance agent/representative.

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LCN1109-2058526

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Order code: MGR-CP-FLI005

11-1195A



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SERFF Tracking Number: LCNC-127631574 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 49815
 Company Tracking Number: 2058483, 2058482, 2058484, 2058524, 5058526
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
 Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials - Client Profile Flyers/2058483, 2058482, 2058484, 2058524, 5058526

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachments: statement of Variability - 2058482.pdf statement of Variability - 2058483.pdf statement of Variability - 2058484.pdf statement of Variability - 2058524.pdf statement of Variability - 2058526.pdf	Disapproved	12/19/2011

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

September 16, 2011

Form(s)

2058482 - Lincoln MoneyGuard Reserve Plus - "We want to protect our retirement income."

Jeffrey, Age [67] and Anne, Age [62]

Explanation: The age is based upon the allowable issue ages for the product

[two-year] Convalescent Care Benefits Rider
[four-year] Extension of Benefits Rider

Explanation: Is based on the age and benefits selected

[\$150,000]

Explanation: Based on the specified amount chosen

[\$184,499] Income tax-free death benefit for beneficiaries

Explanation: May vary based on the age, premium, specified amount and rider selection

[\$553,497] Income tax-free long-term care reimbursements
[\$92,250]
[\$7,687]

Explanation: May vary based on the age, premium, specified amount and rider selection

[six] years

Explanation: Years may vary based upon on age and rider election

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

September 16, 2011

Form(s)

2058483 - Lincoln MoneyGuard Reserve Plus - 'I'd like to get more for my long-term care dollars.'

Gloria, Age [62]

Explanation: The age is based upon the allowable issue ages for the product

[two-year] Convalescent Care Benefits Rider
[four-year] Extension of Benefits Rider

Explanation: Is based on the age and benefits selected

[\$300,000]

Explanation: Based on the specified amount chosen

[\$473,970] Income tax-free death benefit for beneficiaries

Explanation: May vary based on the age, premium, specified amount and rider selection

[\$1,421,910] Income tax-free long-term care reimbursements
[\$236,985]
[\$19,749]

Explanation: May vary based on the age, premium, specified amount and rider selection

[six] years

Explanation: Years may vary based upon on age and rider election

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

September 16, 2011

Form(s)

2058484 - Lincoln MoneyGuard Reserve Plus - 'I'd like to plan ahead and keep pace with rising long-term care costs.'

Dan, Age [50]

Explanation: The age is based upon the allowable issue ages for the product

[six] years

Explanation: Years may vary based upon on age and rider election

[3% Simple] inflation option

Explanation: Varies based of the benefit selected (simple or compound) inflation option

[two-year] Convalescent Care Benefits Rider
[four-year] Extension of Benefits Rider

Explanation: Is based on the age and benefits selected

[\$100,000]

Explanation: Based on the specified amount chosen

[\$153,112] Income tax-free death benefit for beneficiaries

Explanation: May vary based on the age, premium, specified amount and rider selection

[\$790,058] Income tax-free long-term care reimbursements
[\$10,973]

Explanation: May vary based on the age, premium, specified amount and rider selection

[75]

Explanation: Allowed ages plus policy years to reflect the additional benefits provided by the inflation option

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

September 16, 2011

Form(s)

2058524 - Lincoln MoneyGuard Reserve Plus - 'I wish I'd prepared for long-term care expenses earlier.'

Joyce, Age [76]

Explanation: The age is based upon the allowable issue ages for the product

[three-year] Convalescent Care Benefits Rider
[two-year] Extension of Benefits Rider

Explanation: Is based on the age and benefits selected

[\$100,000]

Explanation: Based on the specified amount chosen

[\$115,598] Income tax-free death benefit for beneficiaries

Explanation: May vary based on the age, premium, specified amount and rider selection

[\$192,663] Income tax-free long-term care reimbursements
[\$38,533]
[\$3,211]

Explanation: May vary based on the age, premium, specified amount and rider selection

[five] years

Explanation: Years may vary based upon on age and rider election

STATEMENT OF VARIABILITY

The Lincoln National Life Insurance Company

September 16, 2011

Form(s)

2058526 - Lincoln MoneyGuard Reserve Plus - 'I want to protect my portfolio even if I need long-term care.'

Nancy, Age [60]

Explanation: The age is based upon the allowable issue ages for the product

[two-year] Convalescent Care Benefits Rider
[four-year] Extension of Benefits Rider

Explanation: Is based on the age and benefits selected

[\$100,000]

Explanation: Based on the specified amount chosen

[\$166,766] Income tax-free death benefit for beneficiaries

Explanation: May vary based on the age, premium, specified amount and rider selection

[\$500,298] Income tax-free long-term care reimbursements
[\$83,383]
[\$6,949]

Explanation: May vary based on the age, premium, specified amount and rider selection

[six] years

Explanation: Years may vary based upon on age and rider election