

SERFF Tracking Number: JPFC-127056610 State: Arkansas
Filing Company: Lincoln National Life Insurance Company State Tracking Number: 48153
Company Tracking Number: 05-606 (REV. 2/11)
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: OptiChoice Performance Triggered Indexed Account
Project Name/Number: /

Filing at a Glance

Company: Lincoln National Life Insurance Company

Product Name: OptiChoice Performance SERFF Tr Num: JPFC-127056610 State: Arkansas

Triggered Indexed Account

TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 48153
Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 05-606 (REV. 2/11) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Tracy Jackson, David

Miceli

Disposition Date: 03/08/2011

Date Submitted: 03/03/2011

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: 03/08/2011

State Status Changed: 03/08/2011

Deemer Date:

Created By: David Miceli

Submitted By: David Miceli

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Fixed Annuity Form

Form 05-606 (Rev. 2/11); Insert Schedule Page

The Lincoln National Life Insurance Company,

NAIC #0020-65676, FEIN #35-0472300

Dear Sir or Madam:

SERFF Tracking Number: JPFC-127056610 State: Arkansas
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Enclosed for your review and approval is the referenced form. This form is new and will not replace any forms filed previously with your Department.

Form 05-606 (Rev. 2/11) is an insert schedule page which provides for a new indexed account that will be made available for new issuance of form 05-606 (previously approved by your department on August 24, 2005).

This new index account will credit indexed interest at the end of the indexed term.

The amount of indexed interest credited at the end of an indexed term equals the indexed credit percentage times the indexed account value immediately preceding the end of the indexed term.

The indexed credit percentage equals:

1. The specified rate for the indexed term, if the index value at the end of the indexed term is equal to or greater than the index value at the beginning of the indexed term; or
2. 0.00%, if the index value at the end of the indexed term is less than the index value at the beginning of the indexed term.

The indexed credit percentage will never be less than 0.00%.

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.

Your prompt review and approval consideration of this submission will be greatly appreciated. Enclosed are any necessary filing fees, certifications and actuarial support. Should you have any questions, please call 1-800-458-5299 ext. 4705 or email me at david.m.miceli@lfg.com.

Company and Contact

Filing Contact Information

David Miceli, Manager, Annuity Product david.m.miceli@lfg.com
Compliance
100 N Greene St. 800-458-5299 [Phone] 4705 [Ext]
Greensboro, NC 27401 336-335-2925 [FAX]

Filing Company Information

Lincoln National Life Insurance Company CoCode: 65676 State of Domicile: Indiana
350 Church St. Group Code: 20 Company Type: Insurance

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 Product Name: OptiChoice Performance Triggered Indexed Account
 Project Name/Number: /
 Hartford, CT 06103 Group Name: State ID Number:
 (800) 458-5299 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 #
Lincoln National Life Insurance Company	\$50.00	03/03/2011	45233759

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/08/2011	03/08/2011

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Disposition

Disposition Date: 03/08/2011

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: 05-606 (Rev. 2/11)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	05-606 (Rev. 2/11)	Schedule	Insert Schedule Page	Initial		50.000	A6063e.pdf

SCHEDULE PAGE (continued)

Indexed Account D [Performance Triggered]

The following information contained on this page is applicable to Indexed Account D.

Initial Indexed Account Value:	[\$0.00]	Guaranteed Minimum Specified Rate:	[2.50%]
Index (Excluding dividend income):	[S&P 500*]	Initial Indexed Term:	[1 Year]
Index Value on the Policy Date:	[800.00]	Subsequent Indexed Term:	[1 Year]
Initial Specified Rate:	[5.00%]		

Allocation to Indexed Account D

The initial indexed term for the indexed account begins on the policy date. Subsequent indexed terms are consecutive and begin on the policy anniversary that coincides with the end of the preceding indexed term. The length of the initial and subsequent indexed terms is shown above. Allocations into or out of the indexed account can only be made at the beginning of an indexed term.

Indexed Interest

Indexed interest is credited at the end of an indexed term. Deductions for surrenders, MVA, surrender charges and taxes during an indexed term receive no indexed interest for the indexed term in which the deduction occurs.

The amount of indexed interest credited at the end of an indexed term equals the indexed credit percentage times the indexed account value immediately preceding the end of the indexed term.

The indexed credit percentage equals:

1. The specified rate for the indexed term, if the index value at the end of the indexed term is equal to or greater than the index value at the beginning of the indexed term; or
2. 0.00%, if the index value at the end of the indexed term is less than the index value at the beginning of the indexed term.

The indexed credit percentage will never be less than 0.00%.

Specified Rate

The specified rate is a percentage rate that will be declared by the Company, at its discretion, prior to the beginning of an indexed term.

The initial specified rate applies to the initial indexed term. The initial specified rate is shown above. The Company will declare, at its discretion, a specified rate for each subsequent indexed term.

Subsequent specified rates may be higher or lower than the initial specified rate, but will never be lower than the guaranteed minimum specified rate. Subsequent specified rates may differ from the specified rate used for new policies or for other policies issued at different times. The Company will declare the specified rates on a basis which does not discriminate unfairly within any class of policies.

Guaranteed Minimum Specified Rate

In no event will the specified rate for an indexed term be less than the guaranteed minimum specified rate. The guaranteed minimum specified rate is shown above.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

When combined with the contract it does not change the original contracts Flesch Score.