

SERFF Tracking Number: LCNC-127033237 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 47975
Company Tracking Number: 2049603
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: MoneyGuard Reserve Advertisiing Material
Project Name/Number: MoneyGuard Reserve Advertisiing Material/2049603

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: MoneyGuard Reserve SERFF Tr Num: LCNC-127033237 State: Arkansas

Advertisiing Material

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 47975

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2049603 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler,
Harris Shearer

Author: Anabela Tavares Disposition Date: 03/01/2011

Date Submitted: 02/14/2011 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MoneyGuard Reserve Advertisiing Material

Project Number: 2049603

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Created By: Anabela Tavares

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Anabela Tavares

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

Form(s):

2049603 – Every 70 seconds, some develops Alzheimer's – Spend a few moments of your life to learn more

SERFF Tracking Number: LCNC-127033237 State: Arkansas
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 Company Tracking Number: 2049603
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 Product Name: MoneyGuard Reserve Advertising Material
 Project Name/Number: MoneyGuard Reserve Advertising Material/2049603

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 advertisement will be used with base contract and rider LN850 (8/05), LR851 (8/05) approved by your department May 24, 2005. Also riders LR850 (10/07), LR850 (10/07) approved on November 29, 2007.

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	02/14/2011	44673379

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Product Name: MoneyGuard Reserve Advertisiing Material
Project Name/Number: MoneyGuard Reserve Advertisiing Material/2049603

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/01/2011	03/01/2011

SERFF Tracking Number: LCNC-127033237 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 47975
Company Tracking Number: 2049603
TOI: LTC06 Long Term Care - Other *Sub-TOI:* LTC06.000 Long Term Care - Other
Product Name: MoneyGuard Reserve Advertisiing Material
Project Name/Number: MoneyGuard Reserve Advertisiing Material/2049603

Disposition

Disposition Date: 03/01/2011

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-127033237 State: Arkansas
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Product Name: MoneyGuard Reserve Advertisiing Material
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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Every 70 seconds, someone develops Alzheimer's - Spend a few moments of your life to learn more	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 03/01/2011	2049603	Advertising	Every 70 seconds, someone develops Alzheimer's - Spend a few moments of your life to learn more	Initial		0.000	2049603.pdf

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

Hello future.®



Every 70 seconds,
someone develops
Alzheimer's
Spend a few moments of
your life to learn more



Hello future.®

Learn about Alzheimer's
and how to protect yourself
and your loved ones.

[Name]

[Address]

[City,] [State] [Zip]

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

LIF-MGR-10-0001

Order code: MGR-ALZ-INV001



Join us for a memorable life insurance sales presentation about Alzheimer's Awareness

[Date]
[Time]
[Location]
[Address]
[City] [State] [Zip code]
[RSVP to name phone, E-mail]
[Compliments of name of firm and CA license #]
[Additional firm disclosure]
[Additional firm disclosure]

Don't miss this opportunity to gain insight about the causes, early signs of Alzheimer's disease, and what you can do to help protect yourself, your savings, and your family from the financial impact of long-term care.

You'll get valuable information from the Alzheimer's Association. You will also learn about Lincoln *MoneyGuard*® Reserve, a universal life insurance policy with optional long-term care benefit riders* from The Lincoln National Life Insurance Company and in NY, from Lincoln Life & Annuity Company of New York. It features a money back guarantee† and a death benefit that can pass to your beneficiaries income tax-free under IRC Section 101(a)(1).

To reserve seating, please respond today

[Fill out the reply card below or call name at xxx-xxx-xxxx by date]

*Available at an additional cost.

†Through the Return of Premium Rider on single premium and certain flexible premium policies. The amount of premium returned is adjusted for any benefits paid, any loans or withdrawals taken, and it may have tax implications. There is a one-time cost for the Return of Premium Rider.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The Return of Premium Rider (ROPR) may be included at issue on single premium and certain flexible policies. The cost of riders will be deducted from the policy value. The insurance policy and riders have limitations, exclusions, and/or reductions.

Lincoln *MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05) and a Return of Premium Rider on Rider Form LR850 (10/07) or LR850F (10/07). **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convalescent Care Benefits Rider on Rider Form LR851 (8/05) and a Return of Premium Rider on Rider Form LR850 (10/07).

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 issuer.

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

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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www.LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LIF-MGR-10-0001
MGR-ALZ-INV001_Z01
XXX 1/11 Z01
Order code: MGR-ALZ-INV001



Hello future.®

LCN1101-2049603

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

Yes! I want to attend.

[Date of seminar]

Name

Address

City

State

ZIP

Telephone (daytime)

(Evening)

Best time to call

E-mail

Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

Policies:

Lincoln *MoneyGuard*® Reserve, universal life insurance with optional long-term care benefit riders on policy form LN850 (8/05) with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05).