

SERFF Tracking Number: LCNC-127131996 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 48533
Company Tracking Number: 2051950, 2052068, LCN1103-2052036
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/2051950, 2052068, LCN1103-2052036

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-127131996 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed-Closed State Tr Num: 48533

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2051950, 2052068, LCN1103-2052036 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Anabela Tavares

Disposition Date: 04/25/2011

Date Submitted: 04/19/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Materials Status of Filing in Domicile: Pending

Project Number: 2051950, 2052068, LCN1103-2052036

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: 04/25/2011

State Status Changed: 04/25/2011

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

Form(s):

SERFF Tracking Number: LCNC-127131996 State: Arkansas
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 Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials
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2051950 – How are planning to maintain your financial independence?
 2052068 – How are planning to maintain your financial independence? – Know your long-term care funding options
 LCN1103-2052036 – Prospecting Letter

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These form 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.

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: \$150.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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The Lincoln National Life Insurance Company \$150.00 04/19/2011 46732552

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/25/2011	04/25/2011

SERFF Tracking Number: LCNC-127131996 *State:* Arkansas
Filing Company: The Lincoln National Life Insurance Company *State Tracking Number:* 48533
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Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Materials/2051950, 2052068, LCN1103-2052036

Disposition

Disposition Date: 04/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-127131996 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
Filed-Closed 04/25/2011	2051950	Advertising	How are you planning to maintain your financial independence?	Initial		0.000	2051950.pdf
Filed-Closed 04/25/2011	2052068	Advertising	How are you planning to maintain your financial independence? - Know your long-term care funding options	Initial		0.000	2052068.pdf
Filed-Closed 04/25/2011	LCN1103-2052036	Advertising	Prospecting Letter	Initial		0.000	LCN1103-2052036.pdf



The Lincoln National Life Insurance Company

How are you planning to maintain your financial independence?

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

Join us for a seminar and insurance sales presentation about some possible long-term care funding options.

We understand how you feel about long-term care. Find out how Lincoln *MoneyGuard*® Reserve Plus can help you protect your savings, your loved ones and your financial independence.

[Date]

[Time]

[Location]

[Address]

[City], [State] [Zip]

[RSVP]

[Name]

[Title], [Firm]

[Phone], [E-mail]

[Firm disclosure]

[Firm disclosure]

[CA only license #]

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LCN1103-2051950

PRNT 4/11 Z02

Order code: MGR-CLT-INV001



Lincoln
Financial Group™

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 issuer.

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

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



Know your long-term care funding options.

How are you planning to maintain your financial independence?

The Lincoln National Life Insurance Company



FOR LIFE



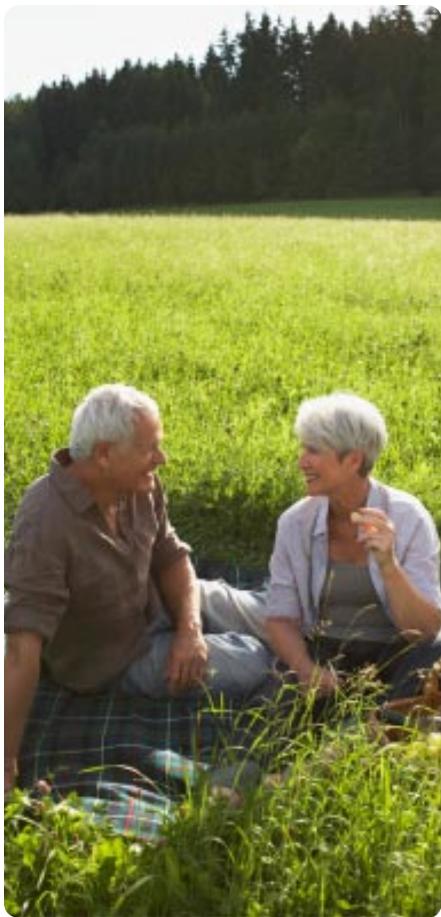
Lincoln
Financial GroupSM

Lincoln Financial Group
100 N. Greene Street
Mailstop 5163
Greensboro, NC 27401

Help protect your savings and your financial independence.

[Name]
[Address]
[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.



You are invited.

Join us for a life insurance sales presentation.

A smarter alternative to self-insuringSM

We understand how you feel about long-term care. This is your opportunity to learn how Lincoln *MoneyGuard*[®] Reserve Plus can help you protect your savings, your loved ones and your financial independence.

Reserve your seat today

Call [XXX XXX-XXXX] to attend, or fill out the reply card below.

[Date], [Time]

[Location]

[Address]

[City], [State] [Zip]

[RSVP]

[Name]

[Title], [Firm]

[Phone], [E-mail]

[Firm disclosure]

[Firm disclosure]

[CA-only license #]

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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www.LincolnFinancial.com

LCN1103-2052068

PRNT 4/11 Z01

Order code: MGR-CLT-INV002



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 issuer.

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

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

Yes, I would like to attend.

[] Number of seats you'd like to reserve.

Name

Address

City

State

ZIP

Telephone (daytime)

(evening)

Best time to call

E-mail

Issuer:

The Lincoln National Life Insurance Company, Fort Wayne, IN

Policies:

Lincoln *MoneyGuard*[®] Reserve Plus, universal life insurance with optional long-term care benefit riders on policy form LN870 with a Convalescent Care Benefits Rider (CCBR) on Rider Form LR870.

The purpose of this communication is the solicitation of insurance. An insurance agent or insurance company will contact you.

2052068



[Please print this using your own letterhead to comply with compliance regulations, and for a more personal touch. No part of this letter may be altered except those fields contained in brackets "[]."]

[DATE]

Dear [NAME]:

We realize it's hard to think about long –term care funding. But we also know you like to be prepared and that staying at home in your community is something that's really important for most people. What if we could provide you with a policy that will allow you flexibility and options for long-term care funding?

Lincoln *MoneyGuard*[®] Reserve Plus can help to shield your assets from the high cost of long-term care by giving multiple times the leverage on your dollar for qualified long-term care expenses, including home health care options. And if you don't need long-term care or change your mind, the policy can then transfer assets to your beneficiaries, as a death benefit, or give you your money back*, upon full surrender of the policy. It's a universal life insurance policy with long-term care benefits from The Lincoln National Life Insurance Company.

Consider what could happen to your family's finances if you need to divert your retirement income to pay for long-term care. I will be calling you next week to discuss this product further and to answer any questions you may have. Or if you want to learn more about Lincoln *MoneyGuard* Reserve Plus sooner, please call me at [xxx xxx-xxxx].

Sincerely,

[YOUR NAME]

[TITLE]

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

*Through the Enhanced Surrender Value Endorsement. See Endorsement for complete terms and conditions.

Important disclosures. Please read.

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) 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 for any loans/loan interest/loan repayments, withdrawals taken, or claim payments made, and may have tax implications. The cost of riders will be deducted monthly from the policy cash value.

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 issuer.

The insurance policy and riders have exclusions, limitations, and/or reductions. Products and features, including benefits, terms, and definitions, may vary by state. Not approved for use in New York.

LIF-MGR-11-0003_ MGR-CLT-LTR001

POD 04/11 **Order code:** MGR-CLT-LTR001

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