

SERFF Tracking Number: LCNC-127172651 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 48801
Company Tracking Number: 2053527
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/2053527

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-127172651 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed-Closed State Tr Num: 48801

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2053527 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Harris Shearer, Stephanie Fowler
Author: Anabela Tavares Disposition Date: 06/01/2011
Date Submitted: 05/17/2011 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: 2053527 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: 06/01/2011
State Status Changed: 06/01/2011
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): 2053527 – Every 69 seconds, someone develops Alzheimer’s – Seminar Invitation

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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 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: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	05/17/2011	47690576

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2011	06/01/2011

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Disposition

Disposition Date: 06/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Every 69 seconds, some develops Alzheimer's - Seminar Invitation	Filed-Closed	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-Closed 06/01/2011	2053527	Advertising	Every 69 seconds, some develops Alzheimer's - Seminar Invitation	Initial		0.000	2053527.pdf



2053527

The Lincoln National Life Insurance Company Fort Wayne, IN

Alzheimer's Association. 2011 Alzheimer's Disease Facts and Figures. Alzheimer's & Dementia: The Journal of the Alzheimer's Association. March 2011; 7(2): 208-244

Every 69 seconds, someone develops Alzheimer's

Spend a few moments of your life to learn more



FOR LIFE



Lincoln
Financial GroupSM

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

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

[Name]
[Address]
[Address]
[City], [State] [ZIP]

PLACE
STAMP
HERE

[Name]
[Address]
[Address]
[City], [State] [ZIP]

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

[Date]

[Time]

[Location]

[Address]

[City], [State] [ZIP]

[RSVP to name, phone, e-mail]

[Compliments of name of firm and CA license #]

[Additional firm disclosure]

[Additional firm disclosure]

Gain insight about signs of Alzheimer's disease and how to help protect yourself, and your family, from the financial impact of long-term care.

Receive valuable information from the Alzheimer's Association. Learn about Lincoln *MoneyGuard*® Reserve Plus, a universal life insurance policy with optional long-term care benefit riders¹ from The Lincoln National Life Insurance Company. It features a money back guarantee² and a death benefit that can pass on 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).]

¹Available at an additional cost.

²Through 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.

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. For costs and further details of the coverage, see your agent or write to the company.

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

The Lincoln National Life Insurance Company, Fort Wayne, IN

Policy: 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.

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

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.

LCN1104-2053527
XX 4/11 Z01

Order code: MGR-ALZ-INV002



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