

SERFF Tracking Number: LCNC-127294109 State: Arkansas  
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 49139  
Company Tracking Number: 2051887  
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/2051887

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials SERFF Tr Num: LCNC-127294109 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed-Closed State Tr Num: 49139

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2051887 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Author: Anabela Tavares

Disposition Date: 07/18/2011

Date Submitted: 06/27/2011

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: 2051887

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: 07/18/2011

State Status Changed: 07/18/2011

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): 2051887 – Lincoln MoneyGuard Reserve Plus – A smarted alternative to self-insuring

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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

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## 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	06/27/2011	49141729

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/18/2011	07/18/2011

*SERFF Tracking Number:* LCNC-127294109                      *State:* Arkansas  
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## **Disposition**

Disposition Date: 07/18/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Lincoln MoneyGuard Reserve Plus - A smarter alternative to self-insuring	Filed-Closed	No

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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 07/18/2011	2051887	Advertising	Lincoln MoneyGuard Reserve Plus - A smarter alternative to self-insuring	Initial		0.000	2051887.pdf



FOR LIFE

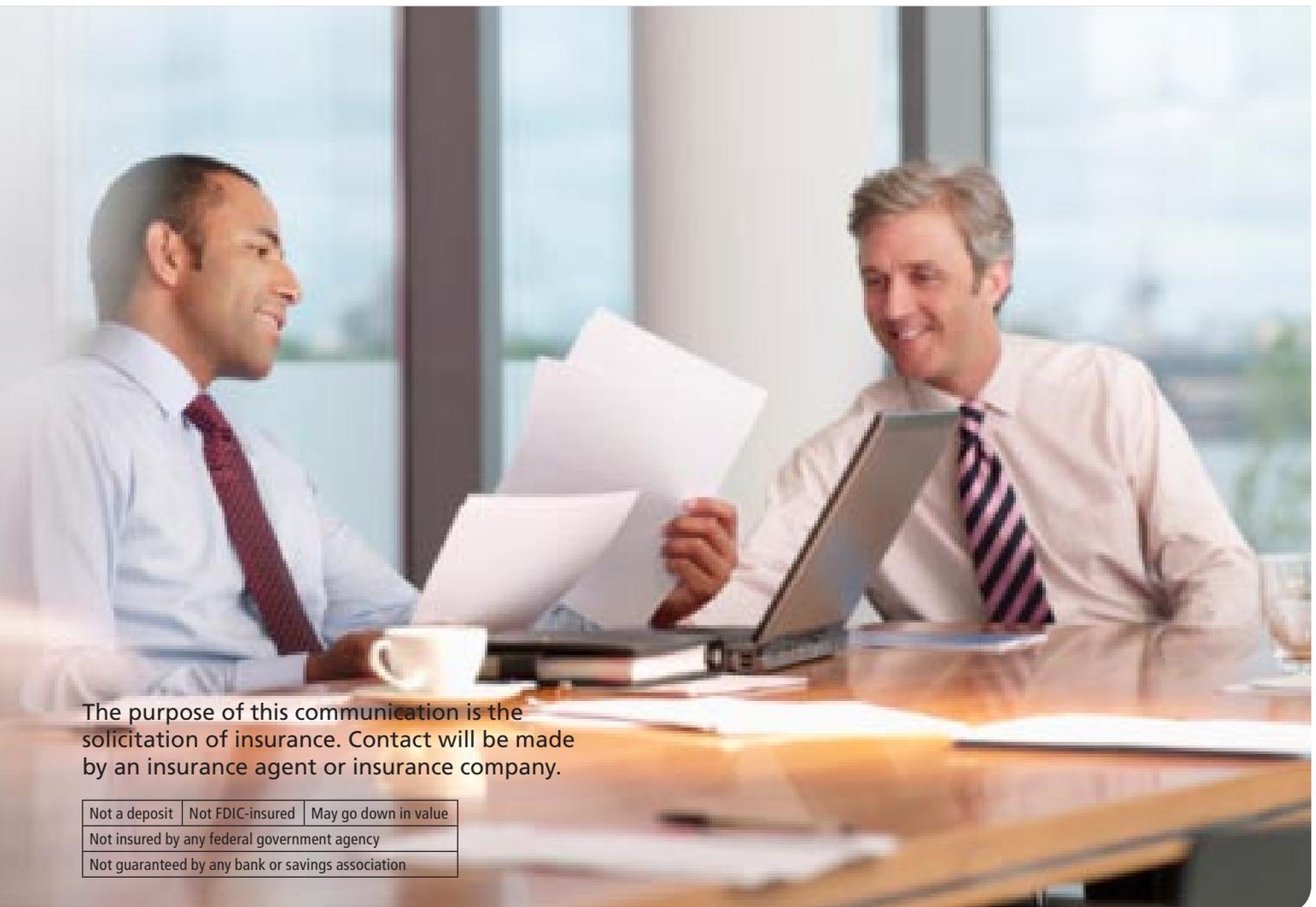
Universal Life Insurance

The Lincoln National Life Insurance Company

# Lincoln *MoneyGuard*<sup>®</sup> Reserve Plus

*A smarter alternative to self-insuring<sup>SM</sup>*

Hello future.<sup>®</sup>



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

Not a deposit	Not FDIC-insured	May go down in value
Not insured by any federal government agency		
Not guaranteed by any bank or savings association		

# Put long-term care benefits to work for your business

Many employers provide key person benefits, such as life and disability insurance, but what if an executive someday needs long-term care? With Lincoln *MoneyGuard*® Reserve Plus, you can reward talent with universal life insurance coverage that offers:

- Tax-advantaged long-term care reimbursement for long-term care expenses
- A money-back guarantee\*
- An income tax-free death benefit†

You can choose the funding option that works best for your business. S corporations, partnerships and LLCs should withdraw business earnings and purchase a Lincoln *MoneyGuard* Reserve Plus policy individually. C corporations can consider permanent corporate ownership or an executive bonus arrangement. Consult your legal and tax advisors to determine the right strategy for your business.

Lincoln *MoneyGuard*® Reserve Plus is a universal life insurance policy with optional long-term care benefit riders‡ issued by **The Lincoln National Life Insurance Company**, Fort Wayne, IN. Lincoln *MoneyGuard* Reserve Plus provides guaranteed benefits you can tap into to reimburse qualified long-term care costs, helping to protect assets you've set aside for retirement. It offers a simple solution that makes sense for today and for tomorrow. Guarantees are backed by the claims-paying ability of **The Lincoln National Life Insurance Company**.



## Hypothetical case study

### Long-term care benefits for a senior executive

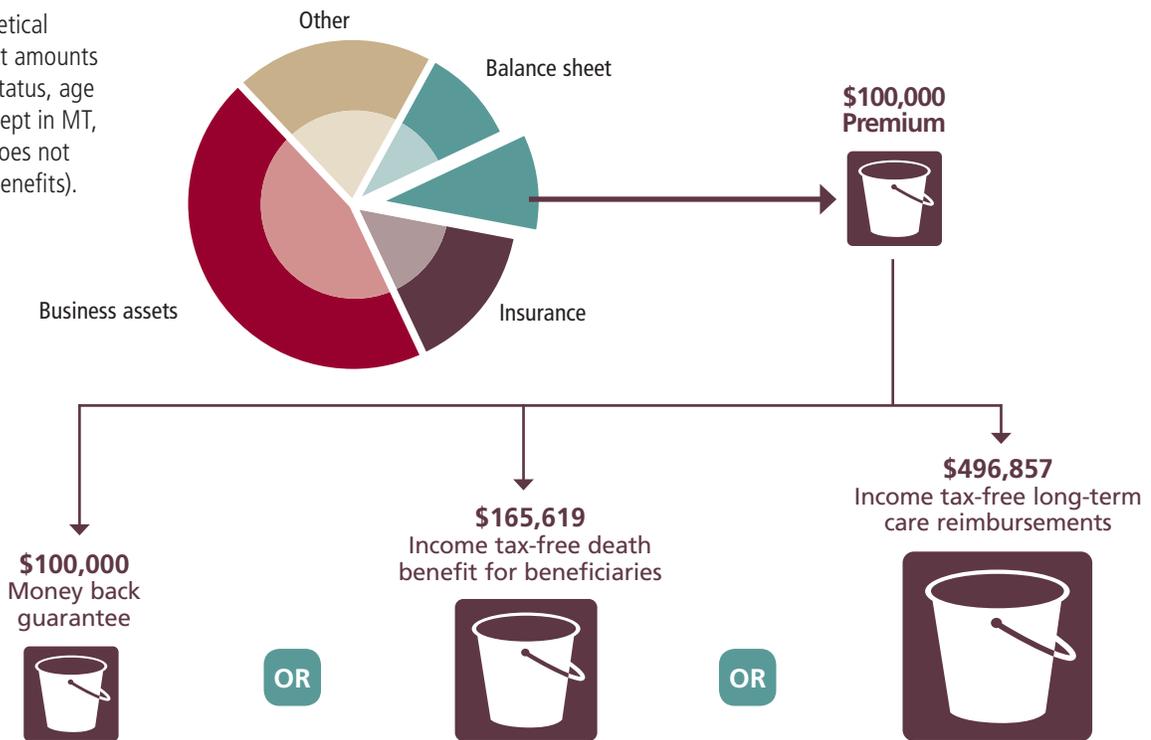
Vince is a healthy nonsmoker, age 60. He is a key executive of an engineering firm. The corporation contributes \$100,000 towards a single premium Lincoln *MoneyGuard* Reserve Plus policy for Vince with a two-year Convalescent Care Benefits Rider (CCBR) and a four-year Extension of Benefits Rider (EOBR), which will provide up to six years of 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.

† Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

‡ Available at an additional cost.

This is a hypothetical example. Benefit amounts vary by health status, age and gender (except in MT, where gender does not affect rates or benefits).



**If the corporation no longer wants the policy**

- At any time upon surrendering the policy, the company can request the return of the original \$100,000 premium. The amount received will be adjusted for any benefits paid and any loans and cash withdrawals, and it may have tax implications. The money back guarantee is included in the policy cost through the Enhanced Surrender Value Endorsement, which is available at issue on all single premium policies and flexible premium policies for ages 35–65. See Endorsement for complete terms and conditions.

OR

**If Vince does not need long-term care**

- His policy provides a \$165,619 income tax-free death benefit.
- If Vince uses any of the death benefit for long-term care expense reimbursements, the remaining portion will pass to policy beneficiaries, income tax-free, minus any loans or cash withdrawals.

OR

**If Vince needs long-term care**

- He can receive up to \$496,857 of income tax-free reimbursements for qualified long-term care expenses.
- His maximum available benefit is \$6,901 per month (\$82,812 per year) for up to six years.

## More reasons why Lincoln MoneyGuard® Reserve Plus

### No deductible or elimination period

### Opportunity of tax advantages

The policy provides income tax-free reimbursements\* for qualified long-term care expenses. If long-term care benefits are not used, it pays an income tax-free death benefit to your executive’s beneficiaries.

### Choice of care setting

From home healthcare to assisted living, nursing home care, adult day care, personal care services, hospice care and alternative care services. Qualified long-term care expenses can be reimbursed up to the monthly maximum benefit for all levels of care.

### International benefits

The policy provides up to 50% of the monthly maximum CCBP benefit for qualified long-term care services received in a facility outside the United States. Even though monthly benefits are capped, the full amount of the total CCBP benefits is available.

\* Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).



**Lincoln**  
Financial Group<sup>SM</sup>

## HELPING PEOPLE TO FACE THE FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. We provide advice and solutions to help people save for tomorrow, secure and maximize their income, protect themselves and their loved ones, and prepare for the unexpected.

Hello future.<sup>®</sup>

INCOME  
LIFE  
RETIREMENT  
GROUP BENEFITS

### For more information contact your insurance agent/representative.

This material was prepared to support the promotion and marketing of investment and insurance products. Lincoln Financial Group<sup>®</sup> affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

Lincoln *MoneyGuard*<sup>®</sup> 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*<sup>®</sup> 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.

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.

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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PRNT 6/11 Z01

Order code: MGR-CASH-BRC003