

SERFF Tracking Number: LCNC-127613356 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 49706
Company Tracking Number: 2056538, 2056691
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material
Project Name/Number: Lincoln MoneyGuard Reserve Plus Advertising Material - Client Mailers/2056538, 2056691

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material SERFF Tr Num: LCNC-127613356 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed-Closed State Tr Num: 49706

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 2056538, 2056691 State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Anabela Tavares Disposition Date: 09/21/2011
Date Submitted: 09/02/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lincoln MoneyGuard Reserve Plus Advertising Material - Status of Filing in Domicile: Pending Client Mailers

Project Number: 2056538, 2056691

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: 09/21/2011

State Status Changed: 09/21/2011

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):

2056538 – Get a peek at a smart way to help protect your independence

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 2056691 – Your money – only better – A smarter alternative to self-insuring

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. These forms 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: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$100.00	09/02/2011	51242256

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/21/2011	09/21/2011

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Disposition

Disposition Date: 09/21/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Get a peek at a smart way to help protect your independence	Filed-Closed	Yes
Form	Your money - only better - A smarter alternative to self-insuring	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 09/21/2011	2056538	Advertising	Get a peek at a smart way to help protect your independence	Initial		0.000	2056538.pdf
Filed-Closed 09/21/2011	2056691	Advertising	Your money - only better - A smarted alternative to self-insuring	Initial		0.000	2056691.pdf



It's not traditional LTC insurance. It's a different way to pay for long-term care!

Get a peek at a smart way to help protect your independence

The Lincoln National Life Insurance Company



FOR LIFE



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

What's your care planning strategy?

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

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

Choose the care you want—at home or away

- Home healthcare
- Assisted living
- Nursing home care
- Adult day care
- Personal care services
- Hospice care
- Alternative care services

A smarter alternative to self-insuringSM



Take an innovative route and help protect your savings

You've mapped out your goals, but what if you need long-term care? Would you have enough to pay expenses? Stay in control of your assets and get more for your dollars with Lincoln *MoneyGuard*® Reserve Plus. It's a universal life insurance policy with optional LTC benefit riders¹ that gives you:

- **Tax-advantaged reimbursements** for qualified LTC expenses if you need them²
- **An income tax-free death benefit** for your beneficiaries if you don't need care³
- **A money back guarantee** if you change your mind at anytime⁴
- **No deductible or elimination period**

¹Available at an additional cost. ²Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). ³Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). ⁴Through 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.

Contact me and take control of your future.

[Name]

[Phone number]

[E-mail]

[Firm's securities disclosure]

[Not an affiliate of Lincoln Financial Group.]

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

LCN1107-2056538

XX 8/11 Z01

Order code: MGR-CLT-MLR002



Lincoln
Financial GroupSM

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, which may vary by state.

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.

The policy and riders have exclusions, limitations, and/or reductions. 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.



It's not traditional LTC insurance.
It's a different way to pay for
long-term care!

Your money — only better

*A smarter alternative to self-insuring*SM

The Lincoln National Life Insurance Company

FOR LIFE



Lincoln
Financial GroupSM

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

Stay in control of your savings
and your independence

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

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



A smart way to prepare for LTC

Even if you never need care, Lincoln *MoneyGuard*® Reserve Plus provides benefits. It's a universal life insurance policy with optional long-term care benefit riders¹. It gives you:

- 1 Tax-advantaged reimbursements for qualified long-term care expenses if you need them²
- 2 An income tax-free death benefit if you don't need care³
- 3 A money back guarantee if you change your mind⁴
- 4 No deductible or elimination period
- 5 Freedom to choose home care or other LTC services

To learn more, contact me today.

[Name]

[Title]

[Phone number]

[E-mail]

[Firm's securities disclosure]

[Not an affiliate of Lincoln Financial Group.]

¹Available at an additional cost.

²Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3).

³Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1).

⁴Through 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.

Hello future.®

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May go down in value

©2011 Lincoln National Corporation

www.LincolnFinancial.com

LCN1107-2056691

POD 8/11 **Z01**

Order code: MGR-CLT-MLR001



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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 policy and riders have exclusions, limitations, and/or reductions. 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.

Discover how much more you may get for your long-term care dollars. Return this reply card today.

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.