

State: Arkansas Filing Company: The Lincoln National Life Insurance Company  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material  
Project Name/Number: MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12

### Filing at a Glance

Company: The Lincoln National Life Insurance Company  
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material  
State: Arkansas  
TOI: LTC06 Long Term Care - Other  
Sub-TOI: LTC06.000 Long Term Care - Other  
Filing Type: Advertisement  
Date Submitted: 07/26/2012  
SERFF Tr Num: LCNC-128595274  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: INS 5850A-A-A1 2/27/12  
  
Implementation: On Approval  
Date Requested:  
Author(s): Anabela Tavares  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 07/26/2012  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

State: Arkansas Filing Company: The Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material
Project Name/Number: MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12

General Information

Project Name: MGR Plus - Edward Jones prospecting letter Status of Filing in Domicile: Pending
Project Number: INS 5850A-A-A1 2/27/12 Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/26/2012
State Status Changed: 07/26/2012
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):
INS 5850A-A-A1 2/27/12 – Edward Jones Prospecting letter

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, Product Compliance anabela.tavares@lfg.com
Coordinator
350 Church Street 860-466-2307 [Phone]
MPM-10 860-466-1348 [FAX]
Hartford, CT 06103

SERFF Tracking #: LCNC-128595274 State Tracking #: Company Tracking #: INS 5850A-A-A1 2/27/12

State: Arkansas Filing Company: The Lincoln National Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

Product Name: Lincoln MoneyGuard Reserve Plus Advertising Material

Project Name/Number: MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12

**Filing Company Information**

The Lincoln National Life Insurance Company  
350 Church Street - MPM1  
Hartford, CT 06103-1106  
(860) 466-2899 ext. [Phone]

CoCode: 65676  
Group Code: 20  
Group Name:  
FEIN Number: 35-0472300

State of Domicile: Indiana  
Company Type: Life  
State ID Number:

**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	07/26/2012	61198245

<b>SERFF Tracking #:</b>	LCNC-128595274	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	INS 5850A-A-A1 2/27/12
<b>State:</b>	Arkansas	<b>Filing Company:</b>	The Lincoln National Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other				
<b>Product Name:</b>	Lincoln MoneyGuard Reserve Plus Advertising Material				
<b>Project Name/Number:</b>	MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	07/26/2012	07/26/2012

<b>SERFF Tracking #:</b>	LCNC-128595274	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	INS 5850A-A-A1 2/27/12
<b>State:</b>	Arkansas	<b>Filing Company:</b>	The Lincoln National Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other				
<b>Product Name:</b>	Lincoln MoneyGuard Reserve Plus Advertising Material				
<b>Project Name/Number:</b>	MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12				

## Disposition

Disposition Date: 07/26/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Lincoln MoneyGuard Reserve Plus - Edward Jones prospecting letter	Approved	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	The Lincoln National Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other		
<b>Product Name:</b>	Lincoln MoneyGuard Reserve Plus Advertising Material		
<b>Project Name/Number:</b>	MGR Plus - Edward Jones prospecting letter/INS 5850A-A-A1 2/27/12		

## Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Approved 07/26/2012	INS 5850A-A-A1 2/27/12	ADV	Lincoln MoneyGuard Reserve Plus - Edward Jones prospecting letter	Initial:	0.000	INS-5850A-A-A1 2-27-12.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

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



[Financial Advisor Name]  
[Financial Advisor Name]  
[Financial Advisor(s)]



[FA Info]  
[FA Info]  
[FA Info]  
[FA Info]  
[FA Info]  
www.edwardjones.com

[CUSTOMER NAME]  
[CUSTOMER STREET ADDRESS]  
[CUSTOMER CITY, STATE, ZIP]



[Month XX, XXXX]

Dear [Customer Name]:

When people consider long term care funding, some face a real dilemma.

On one hand, they know it's a good idea because it's a kind of safety net if something unexpected happens. But who wants to think about it?

Maybe you've felt this way too, which is why I'm writing you today. I want to tell you about a different kind of insurance product.

It's a flexible life insurance product that can help protect your assets while also providing choices. These choices may include providing a death benefit to your beneficiaries if you don't need care, or returning your original premium payment if you change your mind.<sup>1</sup> And yes, this insurance policy covers in-home care (what many of us want) as well as assisted living or nursing home care.

I think this product could help protect your future and your family, so I'd like to get together to discuss it. I can tell you in detail how it all works, and together, we can decide if it's right for you.

We're all searching for ways to feel more secure about the years ahead. Please give me a call at [XXX-XXX-XXXX] so we can discuss this opportunity. It could be an important part of your retirement strategy.

Sincerely,

[Financial Advisor Name]  
[Financial Advisor(s)]

P.S. The conflict people often feel about long term care coverage is "why should I spend money on something I may never need?" Now there's an alternative. Call me at [XXX-XXX-XXXX].

<sup>1</sup>Through the endorsement available at issue on all single premium policies and flexible premium policies for ages 35 - 65.

PLEASE SEE IMPORTANT DISCLAIMERS ON REVERSE SIDE.

Universal life insurance policies with long-term care benefits are issued by **The Lincoln National Life Insurance Company.**

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult a qualified tax specialist or attorney regarding your situation.

This is a brief description of universal life insurance with long term care benefits issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN870 with Rider Form LR870, optional Endorsement Form B10465F, optional Rider Form LR871, and optional Rider Form LR872.\* The Lincoln National Life Insurance Company does not solicit business in the state of New York. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, who are separately responsible for their own financial and contractual obligations.

Complete details of the benefits, costs, limitations and exclusions will be provided to you by a licensed insurance agent/ producer. Other unaffiliated carriers' products may be offered.

All guarantees are based on the claims-paying ability of the issuing insurance company.

\*State variations apply