

**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 Materials  
**Project Name/Number:** Lincoln MoneyGuard Reserve Plus Advertising Materials/2069830

## Filing at a Glance

Company: The Lincoln National Life Insurance Company  
Product Name: Lincoln MoneyGuard Reserve Plus Advertising Materials  
State: Arkansas  
TOI: LTC06 Long Term Care - Other  
Sub-TOI: LTC06.000 Long Term Care - Other  
Filing Type: Advertisement  
Date Submitted: 09/27/2012  
SERFF Tr Num: LCNC-128704829  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: 2069830  
  
Implementation: On Approval  
Date Requested:  
Author(s): Anabela Tavares  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 09/28/2012  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

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## General Information

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

Project Number: 2069830

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: 09/28/2012

State Status Changed: 09/28/2012

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): 2069830 – Lincoln MoneyGuard Reserve Plus

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 Coordinator anabela.tavares@lfg.com

350 Church Street

860-466-2307 [Phone]

MPM-10

860-466-1348 [FAX]

Hartford, CT 06103

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**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	09/27/2012	63133684

SERFF Tracking #:

LCNC-128704829

State Tracking #:

Company Tracking #:

2069830

State:

Arkansas

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	09/28/2012	09/28/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statatement of variability	Anabela Tavares	09/27/2012	09/27/2012

SERFF Tracking #:

LCNC-128704829

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## Disposition

Disposition Date: 09/28/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statatement of variability	Approved	Yes
Form	Lincoln MoneyGuard Reserve Plus	Approved	Yes

SERFF Tracking #:

LCNC-128704829

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**State:**

Arkansas

**Filing Company:**

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**TOI/Sub-TOI:**

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## Amendment Letter

Submitted Date:

09/27/2012

Comments:

I've attached the statement of variability.

Changed Items:

### Supporting Document Schedule Item Changes:

User Added -Name: Statatement of variability

Comment:

SOV - 2069830.pdf

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## 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 09/28/2012	2069830	ADV	Lincoln MoneyGuard Reserve Plus	Initial:	0.000	2069830.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

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

Prepare for long-term care expenses  
with convenient, flexible premiums

The Lincoln National  
Insurance Company

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

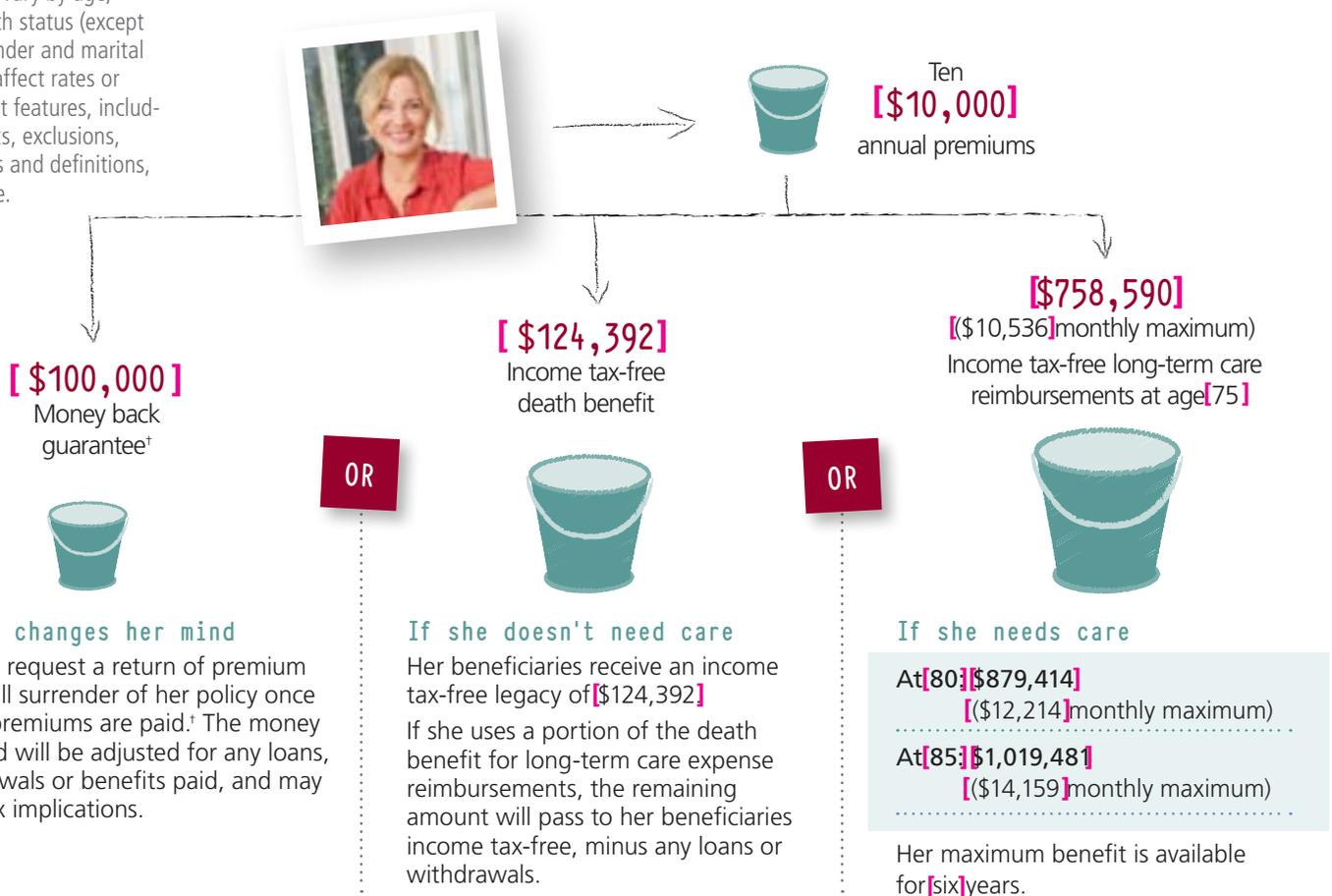
Guarantees are backed by the claims-paying ability of the issuing company. Long-term care reimbursements are generally income tax-free under IRC Section 104(a)(3). Beneficiaries can receive an income tax-free death benefit under IRC Section 101(a)(1). Estate and local taxes may apply. Please consult with a tax attorney or tax advisor for more information.

Benefit amounts vary by age, gender and health status (except in MT, where gender and marital status does not affect rates or benefits). Product features, including rates, benefits, exclusions, limitations, terms and definitions, may vary by state.

Here's a smart way to help protect your savings from long-term care expenses. It's Lincoln MoneyGuard Reserve Plus universal life insurance with optional long-term care benefit riders that provide reimbursement for qualified long term care expenses.<sup>1</sup> Pay convenient, flexible premiums. Add an optional rider to help hedge against increasing healthcare costs. Here's how it works.

## Meet Robin (a hypothetical example)

She's a healthy, nonsmoker, age [50] who wants to prepare for a financially secure retirement. After consulting with a licensed insurance agent/representative, Robin buys a [10]pay flexible premium Lincoln MoneyGuard Reserve Plus policy with a [two-year] Convalescent Care Benefits Rider\* and a [four-year] Extension of Benefits Rider\*. To help keep pace with rising long-term care costs, she purchases a [3%] compound inflation option. Robin's premiums work within her budget, and she's confident that she'll have benefits regardless of the future.



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		

\*State variations apply.

<sup>†</sup> Through the Enhanced Surrender Value Endorsement, available at issue on all single premium policies, and on flexible premium policies for [ages 35–65.] Endorsement contains complete terms and conditions.

<sup>1</sup> Available at an additional cost.

## Ask about [3,][5,] or [7-]year options also available to help you prepare for the future.

Talk to a licensed insurance agent/representative about protecting your retirement savings with Lincoln *MoneyGuard*® Reserve Plus.

This material was prepared to support the promotion and marketing of insurance and investment products. Lincoln Financial Group® 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 with your own independent advisor as to any tax, accounting, or legal statements made herein.

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. Additionally, long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the Insured during the coverage period.

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.

### 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, or chemical dependency (unless the drug addiction, or chemical dependency 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; 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.

\*State variations apply.

## You're In Charge<sup>SM</sup>

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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Affiliates are separately responsible for their own financial and contractual obligations.

LCN1207-2069830

POD 9/12 Z01

Order code: MGR-FP-FLI051



**Lincoln**  
Financial Group®

SERFF Tracking #:

LCNC-128704829

State Tracking #:

Company Tracking #:

2069830

State:

Arkansas

Filing Company:

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statatement of variability	Approved	09/28/2012
Comments:			
Attachment(s):			
SOV - 2069830.pdf			

**STATEMENT OF VARIABILITY**  
**The Lincoln National Life Insurance Company**

**September 19, 2012**

**Form(s) 2069830 - Lincoln MoneyGuard Reserve Plus**

**Age [50]**

Explanation: The age is based upon the allowable issue ages for the product

**[3%] Compound inflation option**

Explanation: Varies based of the benefit selected (simple or compound) inflation option

**[two-year] Convalescent Care Benefits Rider**

**[four-year] Extension of Benefits Rider**

Explanation: Is based on the age and benefits selected

**Ten [\$10,000] annual premiums**

Explanation: Based on the specified amount chosen

**[\$100,000] Money back guarantee**

Explanation: Based on the specified amount chosen

**[\$124,392] Income tax-free death benefit**

Explanation: May vary based on the age, premium, specified amount and rider selection

**[\$758,590] Income tax-free long-term care reimbursements**

**[\$10,536] monthly maximum**

**[\$879,414]**

**[\$12,214] monthly maximum**

**[\$1,019,481]**

**[\$14,159] monthly maximum**

Explanation: May vary based on the age, premium, specified amount and rider selection

**At age [75] [80] [85]**

Explanation: Allowed ages plus policy years to reflect the additional benefits provided by the inflation option

**[six] years**

Explanation: Years may vary based upon on age and rider election

**[10] pay flexible premium**

**[3], [5], [7] year option**

Explanation: The flexible premium options are 3, 5, 7 and 10.

**[ages 35- 65]**

Explanation: We reserve the right to change the ages that we offer the ESVE on for policies depending on our future outlook of market conditions?