



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Business Regulation
INSURANCE DIVISION
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April 2, 2010

Cheryll A. Miller, Compliance Director
The Lincoln National Life Insurance Company
1300 S. Clinton Street
Ft. Wayne, Indiana 46802

Dear Cheryll:

We have completed the examination of The Lincoln National Life Insurance Company, NAIC Company code 65676, for the period January 1, 2007 through December 31, 2008. The areas of review were individual life replacements, individual annuity replacements and individual annuity suitability.

This review was performed in order to assess compliance with Rhode Island Insurance Regulation 29, *Life Insurance and Annuities Replacement* and Regulation 12, *Suitability in Annuity Transactions*. Because the findings were below our error tolerances, we are issuing this letter in lieu of an Examination Report. The examination is now closed.

We thank you for your assistance and compliance with our requests for information. If you should have any questions you can contact me at 401-462-9624.

Sincerely,

Robert G. Arrow, FLMI
Senior Market Conduct Examiner