

Via Facsimile and U.S. Mail  
Mail Stop 6010

August 22, 2006

Frederick J. Crawford  
Senior Vice President and  
Chief Financial Officer  
Lincoln National Corporation  
1500 Market Street, Suite 300  
Philadelphia, PA 19102

**Re: Lincoln National Corporation  
Form 10-K for the Fiscal Year Ended December 31, 2005  
Filed March 15, 2006  
File Number: 001-06028**

Dear Mr. Crawford:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

for Jim Atkinson  
Accounting Branch Chief