Via Facsimile and U.S. Mail Mail Stop 4720

November 6, 2009

Frederick J. Crawford Executive Vice President and CFO Lincoln National Corporation 150 N. Radnor Chester Road Suite A305 Radnor, PA 19087

Re: Lincoln National Corporation Form 8-K filed August 19, 2009 File No. 1-06028

Dear Mr. Crawford:

We have completed our review of your above-referenced Form 8-K and have no further comments at this time.

Sincerely,

Jeffrey Riedler Assistant Director