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Lincoln National Corporation

**1500 Market Street, Suite 3900, West Tower
Philadelphia, PA 19102
215-448-1410**

August 9, 2002

SENT BY UPS OVERNIGHT

Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street
Washington, DC 20549

Dear Mr. Katz:

Pursuant to File No. 4-460: Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934, please find enclosed executed originals of the required sworn statements by the Chief Executive Officer (Jon A. Boscia) and the Chief Financial Officer (Richard C. Vaughan).

Sincerely,



John L. Steinkamp
Vice President and
Associate General Counsel

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AUG 12 2002

STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, Richard C. Vaughan, Executive Vice President and Chief Financial Officer, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Lincoln National Corporation, and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- 2001 Annual Report on Form 10-K of Lincoln National Corporation;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Lincoln National Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

Richard C. Vaughan [Signature*]
 Richard C. Vaughan
August 9, 2002 [Date]

Subscribed and sworn to before me this 9th day of August 2002.
1st Sharon M. Scotese
 Notary Public

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My Commission Expires:
 SHARON M. SCOTESE, Notary Public
 City of Philadelphia, Phila. County
 My Commission Expires Sept 8, 2004