

Via Facsimile and U.S. Mail  
Mail Stop 6010

March 31, 2010

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 10-Q for the Quarter Ended June 30, 2009**  
**Form 10-Q for the Quarter Ended September 30, 2009**  
**File No. 1-06028**

Dear Mr. Crawford:

We have completed our review of your Form 10-Q for the quarters ended June 30, 2009 and September 30, 2009 and have no further comments at this time.

Sincerely,

Jim Rosenberg  
Senior Assistant Chief Accountant