

LINCOLN NATIONAL CORP

Form 11-K

March 30, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 11-K

ANNUAL REPORT

Pursuant to Section 15(d) of the Securities Exchange Act of 1934

For the fiscal year ended December 31, 2003

LINCOLN NATIONAL CORPORATION EXECUTIVE  
DEFERRED COMPENSATION PLAN  
FOR AGENTS  
(Full title of the Plan)

[Current Registration Number 33-51415]

Lincoln National Corporation  
Centre Square West Tower  
1500 Market Street, Suite 3900  
Philadelphia, PA 19102

(Name of Issuer and principal executive office)

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REQUIRED INFORMATION  
SIGNATURE

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***REQUIRED INFORMATION***

Because the Lincoln National Corporation Executive Deferred Compensation Plan for Agents is an unfunded plan, no plan financial statements or schedules are maintained. Accordingly, no financial statements or schedules are filed with this Annual Report.

***SIGNATURE***

THE PLAN. Pursuant to the requirements of the Securities Exchange Act of 1934, the Administrator of the Plan has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

March 30, 2004

/s/ George E. Davis  
George E. Davis, Administrator  
LINCOLN NATIONAL CORPORATION  
EXECUTIVE DEFERRED  
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