

LINCOLN NATIONAL CORP

Form 8-K

October 30, 2003

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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

October 29, 2003

Date of Report (Date of earliest event reported)

Lincoln National Corporation

(Exact name of registrant as specified in its charter)

Indiana

(State or other
jurisdiction
of incorporation)

1-6028

(Commission
File Number)

35-1140070

(IRS Employer
Identification
No.)

1500 Market Street, Suite 3900, Philadelphia, Pennsylvania 19102-2112

(Address of principal executive offices) (Zip Code)
(215) 448-1400

(Registrant's telephone number)

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number	Description
99.1	Lincoln Financial Group press release dated October 29, 2003, announcing Lincoln National Corporation's 2003 3rd quarter earnings.

Item 12. Results of Operations and Financial Condition.

Lincoln Financial Group issued a press release dated October 29, 2003, announcing Lincoln National Corporation's 2003 3rd quarter earnings. A copy of such press release is attached as Exhibit 99.1 and is incorporated herein by reference. This Form 8-K is also being posted on Lincoln Financial Group's website.

SIGNATURES

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

LINCOLN NATIONAL CORPORATION

By /s/ RICHARD C. VAUGHAN
Name: Richard C. Vaughan
Title: Executive Vice President and
Chief Financial Officer

Date: October 30, 2003