LINCOLN NATIONAL CORP Form NT 11-K June 30, 2004 SEC 1344 (07-03)

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OMB APPROVAL	
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 12b-25

NOTIFICATION OF LATE FILING

(Check One): o Form 10-K o Form 20-F x Form 11-K o Form 10-Q o Form N-SAR o Form N-CSR

For Period Ended: December 31, 2003

o Transition Report on Form 10-K

o Transition Report on Form 20-Fo Transition Report on Form 11-Ko Transition Report on Form 10-Qo Transition Report on Form N-SARFor the Transition Period Ended:

Read Instruction (on back page) Before Preparing Form. Please Print or Type.

Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

PART I REGISTRANT INFORMATION

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Full Name of Registrant

Lincoln National Corporation

Former Name if Applicable

N/A

Address of Principal Executive Office (Street and Number)

Centre Square West, 1500 Market Street, Suite 3900, Philadelphia, PA 19102

City, State and Zip Code

PART II RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense
- (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form
- X N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
 - (c) The accountant s statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III NARRATIVE

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

Did not take into account the fact that 2004 was a leap year, and filing date was miscalculated.

(Attach extra Sheets if Needed)

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PART IV OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

Karen Kanjian	(215)	255-1564	
(Name)	(Area Code)	(Telephone Number)	
		arities Exchange Act of 1934 or Section 30 of the Investment that the registrant was required to file such report(s) been file	
		o Nox Y	Yes
(3) Is it anticipated that any significant chan the earnings statements to be included in the		corresponding period for the last fiscal year will be reflected b	уy
		x Noo	Yes
If so, attach an explanation of the anticipated estimate of the results cannot be made.	d change, both narratively and quant	itatively, and, if appropriate, state the reasons why a reasonab	le
	Lincoln National Corp	oration	
has caused this notification to be signed on i	(Name of Registrant as Specif ts behalf by the undersigned hereun		
Date June 29, 2004 B	y Karen Kanjian		
	Karen Kanjian Assistant Vice President Counsel Assistant Secretary	-	
and title of the person signing the form shall	be typed or printed beneath the sign	nt or by any other duly authorized representative. The name ature. If the statement is signed on behalf of the registrant representative s authority to sign on behalf of the registrant	
shan oe med with the form.	ATTENTION		
Intentional misstatements or omissions o	f fact constitute Federal Criminal	Violations (See 18 U.S.C. 1001).	

General Instructions

1. This form is required by Rule 12b-25 (17 CFR 240.12b-25) of the General Rules and Regulations under the Securities Exchange Act of 1934.

2. One signed original and four conformed copies of this form and amendments thereto must be completed and filed with the Securities and Exchange Commission, Washington, D.C. 20549, in accordance with Rule 0-3 of the General Rules and Regulations under the Act. The information contained in or filed with the form will be made a matter of public record in the Commission files.

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3. A manually signed copy of the form and amendments thereto shall be filed with each national securities exchange on which any class of securities of the registrant is registered.

4. Amendments to the notifications must also be filed on Form 12b-25 but need not restate information that has been correctly furnished. The form shall be clearly identified as an amended notification.

5. *Electronic Filers.* This form shall not be used by electronic filers unable to timely file a report solely due to electronic difficulties. Filers unable to submit reports within the time period prescribed due to difficulties in electronic filing should comply with either Rule 201 or Rule 202 of Regulation S-T (§ 232.201 or § 232.202 of this chapter) or apply for an adjustment in filing date pursuant to Rule 13(b) of Regulation S-T (§ 232.13(b) of this chapter).