

STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT

IN THE MATTER OF: LINCOLN NATIONAL FINANCIAL )  
GROUP its OFFICERS, DIRECTORS, PARTNERS, AGENTS, )  
EMPLOYEES, AFFILIATES, SUCCESSORS AND ASSIGNS )

FILE NO. 1000176

TEMPORARY ORDER OF PROHIBITION

TO RESPONDENTS: Lincoln National Financial Group  
1455 Lincoln Parkway  
Atlanta, Georgia 30346

On information and belief, I, Jesse White, Secretary of State for the State of Illinois, through my designated representative, who has been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

1. That Lincoln National Financial Group, ("Respondent"), has a last known address of 1455 Lincoln Parkway, Atlanta, Georgia 30346 as its business address.
2. That on or about February 26, 2010, Respondent, by and through its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents and Assigns, offered to procure loans via the internet at <http://www.Lincolnnfg.com> (the "Ad") which was viewed by at least one (1) Illinois resident (the "Borrower").
3. That the Borrower responded to the Ad and was then called by a representative of the Respondent on March 2, 2010, who told Borrower that due to his bad credit an advance collateral payment of Eight Hundred Eighty Twenty (\$820.00) Dollars was required and then Borrower would receive a personal loan of Twelve Thousand (\$5,000.00) Dollars.
4. That on March 3, 2010 Borrower remitted the sum of Eight Hundred Twenty (\$820.00) Dollars via Western Union money transfer to the Respondent's representative.
5. That around 2:00 PM that same day Respondent's representative called the borrower and stated that her loan was re-assessed and there was a problem. For insurance collateral they would need another Eight Hundred Twenty (\$820.00) Dollars.

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6. That Borrower later on the day of March 3, 2010 remitted another sum of Eight Hundred Twenty (\$820.00) Dollars via Western Union money transfer to the Respondent's representative.
7. That Borrower never received a loan or the return her advance collateral payment and advance insurance collateral payment to the Respondent.
8. That the above-referenced Respondent is a loan broker as that term is defined pursuant to Section 15-5.15. of the Illinois Loan Brokers Act of 1995 [815 ILCS 175/15-1 et seq.] (the "Act").
9. That Section 15-10 of the Act provides, inter alia, that it shall be unlawful for any person to engage in the business of loan brokering unless registered under the Act.
10. That Section 15-85(b) of the Act provides, inter alia, at (1) That it is prohibited under the Act for a loan broker to either directly or indirectly act as a loan broker without registration under the Act unless exempt under the Act; and at (2) That a loan broker shall not fail to file any application, report or document required to be filed under the provisions of the Act.
11. That at all times relevant hereto, Respondent, its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, failed to file an application for registration as a loan broker with the Secretary of State prior to the aforementioned loan offer from the State of Illinois.
12. That by virtue of the foregoing, Respondent its Officers, Directors, Partners Employees, Affiliates, Successors, Agents, Assigns, have violated Section 15-10 and/or 15-85(b)(1) and (b)(2) of the Act.
13. That Section 15-55(c) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated any provision of this Act, the Secretary of State may, by written order temporarily prohibit or suspend such person from acting as a loan broker.
14. That Section 15-55(d) of the Act provides, inter alia, that if the Secretary of State shall find any person is acting or has acted as a loan broker as defined in Section 15-5.15 of this Act, without prior thereto or at the time thereof having complied with the registration requirements of the Act, the Secretary of State may by written order prohibit such person from acting as a loan broker in the State.
15. That based upon the foregoing, the Secretary of State deems it necessary, in order to prevent imminent and additional violations of the Act, and to prevent losses to investors as a result of the referenced prior violation of the Act, to enter an order

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pursuant to the authority granted under Section 15-55(c) and Section 15-55(d) of the Act which prohibits Respondent, its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents, Assigns from acting as a loan broker in the State of Illinois.


16. That based upon the credible evidence available to the Secretary of State, the entry of this Temporary Order is in the public interest and is consistent with the purposes of the Act.

NOW THEREFORE, IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 15-55(c) and Section 15-55(d) of the Act, LINCOLN NATIONAL FINANCIAL GROUP its Officers, Directors, Partners, Employees, Affiliates, Successors, Agents and Assigns, are hereby PROHIBITED from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that the Respondent may request a hearing on this matter by transmitting such request in writing to Securities Director, Illinois Securities Department, 69 West Washington Street, Suite 1220, Chicago, Illinois 60601. Such request must be made within thirty (30) days of the date of entry of this Temporary Order. Upon receipt of a request for hearing, a hearing will be scheduled. Request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for ninety days from the date the hearing request is received by the Department.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ENTRY OF THIS TEMPORARY ORDER SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND CONSTITUTES SUFFICIENT BASIS TO MAKE THE TEMPORARY ORDER FINAL.

ENTERED: This 23<sup>rd</sup> day of July 2010.

  
JESSE WHITE  
Secretary of State  
State of Illinois

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