

Lincoln Support for Policy Owners Impacted by COVID-19

We remain focused on helping our policy owners during these challenging and unprecedented times. Lincoln holds firm its commitment to be there for our customers when they need us most. As a result, we will temporarily adjust several of our business processes for individual life insurance policyholders impacted by COVID-19, including:

Premium Payments

- Upon request, any policyholder with COVID19-related hardships will be offered a 60-day grace period extension.
- Automatic bank-drafts will continue as usual but may be discontinued upon customer request
- Adjustments to premium mode will be made upon request
- We offer several ways to make payment, including electronic fund transfer, home banking, wire transfer, check and payment by phone in select cases

Loans and Withdrawals

- Loans and withdrawals will be expedited upon request

Claims

- We will continue to ensure expeditious review of claims, exploring all possible methods for approval
- We will review beneficiaries' individual circumstances before considering funds unclaimed

Please note, any adjustments are on a case-by-case basis and will comply with any formal direction provided to Lincoln by the varying state Insurance Departments.

Customers should contact Lincoln Financial Group with any questions or to request any of the above-mentioned adjustments. We are available to assist at (800) 487-1485, Monday – Friday, 8 a.m. to 6 p.m. ET.

Remember, Lincoln offers many digital ways to do business with us. Customers and Financial Professionals can view information online and complete select service requests, such as address changes and fund transfers, at LincolnFinancial.com, 24/7. We also offer an online option for claim notification and e-Signature for claimant statements. To register, please visit: LincolnFinancial.com and select **Log In/Register** in the upper right-hand corner.

We'll continue to provide up-to-date information on the actions we are taking so you can confidently communicate with policy owners during this rapidly evolving situation. Please visit <https://www.lfg.com/public/COVID-19guidance> or <https://lincoln-financial.lfd.com/GoDigital> for current FAQs.

Exam and Lab Vendor Updates

Our partner vendors continue to closely monitor this rapidly changing environment, from changes in state regulations to the overall impact and spread of the coronavirus (COVID-19).

As states are continuing to implement stay-at-home orders, our vendors are also seeing an increase in the number of applicants rescheduling or cancelling their exam appointments due to hesitancy of an examiner entering their home.