



Group Life Insurance Claim Form

The Lincoln National Life Insurance Company, PO Box 2649, Omaha, NE 68103-2649
Toll Free (800) 423-2765 Fax (800) 462-4660
LincolnFinancial.com
LifeClaims@lfg.com - For claims submission
Claims@lfg.com - For direct claim status inquiries and questions on existing claims

Employer or Plan Administrator Statement

To avoid delays or denial of benefits, please complete all questions.

Group Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Group Policy Number: _____ - _____ - _____

Billing Location: _____

Employee Name: _____

Employee Name or Member Name

The Deceased is insured as: Employee Spouse Child Member

1. Name of Deceased: _____ State of Residence: _____

2. Date of Death: _____ Date of Birth: _____ Age: _____

Gender: Male Female

3. Social Security Number: _____

Employee's SSN _____ Date of Birth _____ Dependent SSN _____ Date of Birth _____

Insurance Class (Refer to policy schedule of insurance): _____

4. Amount of Life Benefit:

Basic: \$ _____ Optional Life: \$ _____ Voluntary Life: \$ _____

Dependent Life: \$ _____ Other Life Benefit Claimed: _____ Amount: \$ _____

If death is due to an Accident, amount of Accidental Death (AD) Benefit:

AD Basic: \$ _____ Optional AD: \$ _____ Voluntary AD: \$ _____

Dependent AD: \$ _____ Other AD Benefit Claimed: _____ Amount: \$ _____

5. Date of Hire: Full Time _____ Part Time _____

Annual Salary (if salary based): \$ _____ Date Of Last Salary Increase: _____

Date Premium Last Paid: _____

6. Effective Date of Insurance with Lincoln Financial Group: _____

7. Date on which the Employee was last present at Work? _____

8. REASON FOR CEASING WORK

Illness (including disability leave of absence) Leave of Absence (other than disability) Accident
 Quit Dismissed Vacation Temporary Layoff Retired Deceased

9. Employee Was: Full-time Union Hourly Exempt Commissioned

(Check All That Apply) Part-time Non-Union Salaried Non-Exempt

Other (Explain) _____

10. Average Hours Worked Per Week: _____ Occupation: _____

Completed by: _____ Date: _____

Title: _____ Phone Number: _____

E-mail Address: _____ Fax Number: _____

Beneficiary's Statement

Please type or print legibly—name and address as stated will appear on checks

Name: _____ Gender: Male Female
First Middle Initial Last

Beneficiary's Social Security Number or Taxpayer Identification Number: _____

Date of Birth (MM/DD/YY): _____ Home Phone: _____ Daytime Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

E-mail Address: _____

Name of Deceased: _____ Relationship to Deceased: _____

If the beneficiary is one of the following: Minor Estate Incompetent Organization Trust

Please provide contact name and phone number of the personal or legal representative of that beneficiary:

PAYMENT OPTIONS: Please select one of the following three options (One Single Check, Direct Deposit, or SecureLine Interest-Bearing Checking Account) and please also make sure to sign and date on page 3.

One Single Check - This is the default payment option if no option is selected.

Direct Deposit - Complete the following information to allow the benefit amount to be directed deposited to your account.

Bank Name: _____

Address: _____

Routing #: _____ Bank Account #: _____

Type of Account (Select One): Checking Savings

I (we) authorize and request The Lincoln National Life Insurance Company, and its subsidiaries, to make payment of any amounts owing to me (either of us) by initiating credit entries or adjustment entries to my account indicated above in the bank named above, hereinafter called BANK, and I (we) authorize and request BANK to accept any credit entries or adjustment entries initiated by Lincoln Financial Group to such account without responsibility for the correctness thereof. It is understood that this agreement may be terminated by me (either of us) at any time by written notification to The Lincoln National Life Insurance Company or BANK. Any such notification to The Lincoln National Life Insurance Company shall be effective only with respect to entries initiated by The Lincoln National Life Insurance Company after receipt of such notification and a reasonable opportunity to act on it. I understand that The Lincoln National Life Insurance Company is required to send a notification and a reasonable opportunity to act on it. I understand that The Lincoln National Life Insurance Company is required to send a notification to BANK before the first transaction. Any such notification to BANK shall be effective only with respect to entries credited to my (our) account by BANK after receipt of such notification and a reasonable time to act on it. It is also understood that this agreement shall not modify or alter the other provisions of the policy(ies) or supplementary contract which provides for any payment due me.

SecureLine Interest-Bearing Checking Account (Not available in New York).

SecureLine is a service offered to help you manage insurance proceeds. With SecureLine, an account is established from the proceeds payable on a policy administered by a Lincoln Financial Group® company (Lincoln). Lincoln's contractual obligation to pay those proceeds is satisfied by depositing the proceeds into your account. The Northern Trust Bank (Northern Trust) administers your account on Lincoln's behalf and the funds supporting your account are held within Lincoln's general account. Once your SecureLine account is opened, you will receive a personalized checkbook. If you decide you want the entire proceeds immediately, you just need to write one check for the entire balance. Otherwise you can use this account for paying expenses as they occur – while earning interest on your money. You can write as many checks as you wish. Each check must be for at least \$250 and the total of all checks written may not exceed your balance.

Please sign at the bottom of page 3

* If the Insured Person previously designated a payment option available under the policy, we are required to disburse funds pursuant to that designation.

- Interest Rates – Your SecureLine account starts earning interest the day the account is opened. Interest is compounded daily and credited to your account on the last day of each month. The minimum rate credited is equal to the national average for interest bearing checking accounts as published daily by Bloomberg, plus 1%. The Company may update that minimum rate at our discretion. The interest will be updated monthly. You can find the current interest rate that will be credited to your account at www.lfg.com by clicking on the Quick Link “File a Claim”. You begin to earn interest the day the account is opened and continue to earn interest until all the funds are withdrawn. The interest rate credited to your SecureLine account may be more or less than the rate earned on funds held in Lincoln’s general account. Consider comparing this interest rate to your bank account interest rate or consult your financial professional to compare interest rates on comparable bank or mutual fund accounts. Interest earned on your account balance may be taxable; IRS form 1099-INT will be sent in January of each year to report taxable income. You should consult your tax advisor for more information.
- Protection Of Deposits – Your money in your SecureLine account is protected because it is held in Lincoln’s general account and is guaranteed by the full faith and credit of the Lincoln Financial Group® company that established your account. Because your funds are not held in a federally-regulated bank, your funds are not protected by the Federal Deposit Insurance Corporate (FDIC). However, in the unlikely case of insolvency of Lincoln, your funds are protected by your state’s insurance guaranty system. Contact the National Organization of Life and Health Guaranty Associations (<http://nolhga.com>; 703-481-5206) to learn more about what limits might exist related to state insurance guaranty protection.
- Monthly Statements – Each month you will receive a statement showing your current balance, withdrawals, interest credited and any other activity. Cancelled checks are not returned with your statement.
- Fees or Administrative Charges – There are no special fees for checks and no fees for monthly checking account service. You will be charged a fee of \$15 if you stop a payment and \$10 if you present a check for payment without sufficient funds. Additional checks may be ordered at no cost. Just contact a Customer Service Representative at Northern Trust at 1-800-343-2551.
- Minimum Balance – Your SecureLine account will remain open until your balance drops below \$1000, at which time your account will be automatically closed and a check for the remaining funds plus interest will be mailed to you.
- Settlement Options - The Lincoln policy may provide you with other benefit settlement options. You may choose to withdraw the balance of your account and place it in another payment option offered by Lincoln. Contact a Customer Service Representative at 800-423-2765 for more information.
- Louisiana Department of Insurance, PO Box 94214, Baton Rouge, LA 70804, (225) 342-1226.
- Funds in your SecureLine® account may be reported to your State as unclaimed property if the account has had no activity for a prolonged period (2-4 years, depending on your State’s unclaimed property act.)

FOR FURTHER INFORMATION , PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

If you are electing a SecureLine Interest-Bearing Account, please complete the Beneficiary Designation section below. If there is a SecureLine Interest-Bearing Account balance remaining at the time of your death, it will be paid to the beneficiary(ies) you designate below.

PRIMARY BENEFICIARY(IES)

Primary Beneficiary’s Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage: Must Equal 100%
Name: _____ Address: _____				
Name: _____ Address: _____				

I understand that The Lincoln National Life Insurance Company furnishes this form without waiving any defense the Company may have or admitting that any insurance is in force.

I have completed and attached the Authorization for Release of Information. A photocopy of this authorization shall be as valid as the original.

I certify, under penalty of perjury, that the Social Security Number or other Taxpayer Identification Number information listed above is correct. I understand that my signature may be used for signature verification for my SecureLine Account and other purposes.

Signature: _____ **Date:** _____

(Sign as you would a check as signature may be used for check verification)

Authorization for Release of Information

1. **I (the undersigned) authorize** any physician, medical professional, pharmacist or other provider of health care services, hospital, clinic, other medical or medically related facility; coroner's office; insurance or reinsurance company; government agency; department of labor; law enforcement or public safety department; group policyholder; employer; or policy or benefit plan administrator to release information from the records of:

Claimant/Insured Name: _____
Last First Middle

Date of Birth: _____ Social Security Number: _____

2. Claimant/Insured Information to be released:
- data or records regarding medical history, treatment, prescriptions, consultations, autopsy [including medical and psychological reports, records, charts, notes (excluding psychotherapy notes), x-rays, films or correspondence, and any medical condition(s)];
 - any information regarding insurance coverage; and
 - accident report or any official investigative reports (such as police, fire, FAA, OSHA, or toxicology report).

3. Information to be released to: The Lincoln National Life Insurance Company
PO Box 2649
Omaha, NE 68103-2649

4. I understand the information obtained by use of this Authorization will be used by The Lincoln National Life Insurance Company ("Company") to evaluate my claim for death benefits. The Company will only release such information:
- to its reinsurer, or other persons or organizations performing business or legal services in connection with my claim(s); or
 - as otherwise may be required by law or as I may further authorize.
- I further understand that refusal to sign this Authorization may result in the denial of benefits.

5. I understand the information used or disclosed may be subject to re-disclosure by the recipient and may no longer be protected by federal law. For Colorado claims, the disclosed information may not be redisclosed or reused by the recipient under Colorado law.

6. I understand that I may revoke this Authorization in writing at any time, except to the extent:
- 1) the Company has taken action in reliance on this Authorization; or
 - 2) the Company is using this Authorization in connection with a contestable claim.
- If written revocation is not received, this Authorization will be considered valid for a period of time not to exceed 24 months from the date of my signature below. To initiate revocation of this Authorization, direct all correspondence to the Company at the above address.

7. A photocopy of this Authorization is to be considered as valid as the original.

8. I understand I am entitled to receive a copy of this Authorization.

SIGNATURE: _____ **DATE:** _____

Claimant/legal Representative (Nearest relative, legal guardian, or appointed representative to sign only if claimant/insured is a minor, legally incompetent, or deceased.) Power of attorney or guardianship must be attached.

PRINT NAME: _____

Relationship to Claimant/Insured of personal/legal representative signing for Claimant/Insured: _____

ADDRESS: _____ PHONE NO: _____
Street

City State Zip Code

Accidental Death Benefit Information

A beneficiary or the personal/legal representative of the deceased will only complete this page when applying for Accidental Death Benefits.

1. Group Name: _____

2. Name of Insured: _____

3. Name of Deceased (If different from above): _____ Relationship to Insured: _____

4. On what date did the Accident occur? (MM/DD/YY): _____

Where did the Accident Occur? (Address, City, State): _____

Describe in detail how the Accident occurred: _____

5. Did the Deceased have any disease or physical defect? Yes No

If Yes, please describe in detail: _____

6. Was a police or other investigative report completed? Yes No

If Yes, please provide a copy of the official investigative report (i.e. police, accident, OSHA, etc) and/or provide contact information:

7. List name/address/phone number of all physicians who treated the deceased in connection with the accident:

8. List name/address/phone number of all hospitals who treated the deceased in connection with the accident:

9. Was an Autopsy performed? Yes No

If Yes, please submit copy of the Autopsy report and/or provide contact information:

Person completing form: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Relationship to Deceased: _____

Signature of Person Completing this form: _____ Date: _____

Important Claim Process Information

In order to expedite the claim process, please see the following important claim process information when submitting a claim:

- Proof of Loss:

All Life Claims must be accompanied by a Certified Death Certificate.

- Accidental Death Benefits:

If death resulted from anything other than Natural Causes (i.e. accident, homicide), a copy of the official investigative report (i.e. police, accident, fire, FAA, OSHA) must accompany or follow the claim. AD&D benefits cannot be paid on any claim without an investigative report regarding the Insured Person's /Dependent's death. If your Group Contract contains an Alcohol/Drug Exclusion, a Toxicology Report will be required. Please complete the Accidental Death Benefit Information portion of the claim form to provide background information regarding accident.

- Payment Verification:

Groups should include the enrollment form, copies of any beneficiary changes, absolute assignments or funeral assignments when submitting a claim.

- Beneficiary is Deceased:

If the Primary Beneficiary is no longer living - a Certified Death Certificate must accompany the claim before payment can be made to the Contingent (secondary) Beneficiary. If the Contingent (secondary) Beneficiary is also deceased, a Certified Death Certificate will also be required in order to pay certain relatives or the Estate, according to the contract.

- Beneficiary is an Estate:

Court documents of appointment must be forwarded to The Lincoln National Life Insurance Company before payment can be made to an Estate. The documents of appointment must name the Personal Representative of the Estate (also called the Executor, Executrix, Administrator or other similar title) to whom benefits can be paid.

- Beneficiary is a Trust:

If payment is to be made to a Trust, a copy of the Trust Document must be provided with the claim. Such documents must designate the Trustee to whom proceeds will be paid.

- Beneficiary is a Minor:

According to state law, a minor lacks capacity to sign a binding release of an insurance contract.

For this reason, life insurance benefits are not directly payable to a minor beneficiary. The following are options available when the beneficiary is a minor:

1. UTMA (Uniform Transfer to Minors Act) – UTMA payment can be utilized providing that the benefit amount including interest is under the amount allowed for the minor beneficiary's state of residence.
2. Guardianship papers – The minor's custodian may obtain formal guardianship papers for the minor's estate. These legal guardianship documents must be obtained prior to the release of the benefit. If guardianship papers are not obtained and if UTMA does not apply, the benefit will be paid once the minor reaches the age of majority.

FRAUD NOTICES. For your protection, certain states require that the following notices appear on this form.

Alabama. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Alaska. A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Arizona. For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Rhode Island and West Virginia. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California. For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado. It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware. Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia. It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas. A person may be guilty of fraud as determined by a court of law, if he or she submits an application or claim containing a false or deceptive statement with intent to defraud (or knowing that he or she is helping to defraud) an insurance company.

Kentucky. Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland. Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey. Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

North Carolina. Any person who, with intent to injure, defraud, or deceive an insurer or insurance claimant: (1) presents or causes to be presented a written or oral statement, including computer-generated documents as part of, in support of, or in opposition to, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains false or misleading information concerning any fact or matter material to a claim, or (2) assists, abets, solicits, or conspires with another person to prepare or make any written or oral statement that is intended to be presented to an insurer or insurance claimant in connection with, in support of, or in opposition to, a claim for payment or other benefit pursuant to an insurance policy, knowing that the statement contains false or misleading information concerning a fact or matter material to the claim is guilty of a Class H felony.

Ohio. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma. Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon. A person may be committing insurance fraud, if he or she submits an application or claim containing a misstatement, misrepresentation, omission or concealment with intent to defraud (or knowing that he or she is helping to defraud) an insurance company.

Pennsylvania. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico. Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Tennessee, Virginia, and Washington. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Vermont. Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

FOR ALL OTHER STATES. A person may be committing insurance fraud, if he or she submits an application or claim containing a false or deceptive statement with intent to defraud (or knowing that he or she is helping to defraud) an insurance company.

The Lincoln Financial Group companies* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

We are committed to the responsible use of information and protecting individual privacy rights. As such, we look to leading data protection standards to guide our privacy program. These standards include collecting data through fair and lawful means, such as obtaining your consent when appropriate.

Information we may collect and use

We collect personal information about you to help us identify you as a consumer, our customer, or our former customer; to process your requests and transactions; to offer investment or insurance services to you; to pay your claim; to analyze in order to enhance our products and services; to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The type of personal information we collect depends on your relationship and on the products or services you request and may include the following:

- **Information from you:** When you submit your application or other forms, you give us information such as your name, address, Social Security number; and your financial, health, and employment history. We may also collect voice recordings or biometric data for use in accordance with applicable law.
- **Information about your transactions:** We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; payment details; and your payment and claims history.
- **Information from outside our family of companies:** If you are applying for or purchasing insurance products, we may collect information from consumer reporting agencies, such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information (such as medical information, retirement information, and information related to Social Security benefits), from other individuals or businesses.
- **Information from your employer:** If your employer applies for or purchases group products from us, we may obtain information about you from your employer or group representative in order to enroll you in the plan.

How we use your personal information

We may share your personal information within our companies and with certain service providers. They use this information to process transactions you, your employer, or your group representative have requested; to provide customer service; to analyze in order to evaluate or enhance our products and services; to gain customer insight; to provide education and training to our workforce and customers; and to inform you of products or services we offer that you may find useful. Our service providers may or may not be affiliated with us. They include financial service providers (for example, third party administrators; broker-dealers; insurance agents and brokers, registered representatives; reinsurers and other financial services companies with whom we have joint marketing agreements). Our service providers also include non-financial companies and individuals (for example, consultants; vendors; and companies that perform marketing services on our behalf). Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law. We may execute agreements with our service providers that permit the service provider to process your personal information outside of the United States, when not prohibited by our contracts and permitted by applicable law.

When you apply for one of our products, we may share information about your application with credit bureaus. We also may provide information to group policy owners or their designees (for example, to your employer for employer-sponsored plans and their authorized service providers), regulatory authorities and law enforcement officials, and to other non-affiliated or affiliated parties as permitted by law. In the event of a sale of all or part of our businesses, we may share customer information as part of the sale. **We do not sell or release your information to outside marketers who may want to offer you their own products and services; nor do we release information we receive about you from a consumer reporting agency. You do not need to take any action for this benefit.**

Security of information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to perform their job responsibilities. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

Your rights regarding your personal information

This Privacy Notice describes how you can exercise your rights regarding your personal information. Lincoln complies with all applicable laws and regulations regarding the provision of personal information. The rights provided to you in this Privacy Notice will be administered in accordance with your state's specific laws and regulations.

Access to personal information: You must submit a written request to receive a copy of your personal information. You may see your personal information in person, or you may ask us to send you a copy of your personal information by mail or electronically, whichever you prefer. We will need to verify your identity before we process the request. Within 30 business days of receiving your request, we will, depending on the specific request you make, (1) inform you of the nature and substance of the recorded personal information we have about you; (2) permit you to obtain a copy of your personal information; and (3) provide the identity (if recorded) of persons to whom we disclosed your personal information within two years prior to the request (if this information is not recorded, we will provide you with the names of those insurance institutions, agents, insurance support organizations or other persons to whom such information is normally disclosed). If you request a copy of your information by mail, we may charge you a fee for copying and mailing costs.

Changes to personal information: If you believe that your personal information is inaccurate or incomplete, you may ask us to correct, amend, or delete the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days from the date we receive your request.

If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received your personal information within the past two years. We will also send the updated information to any insurance support organization that gave us the information and any insurance support organization that systematically received personal information from us within the prior 7 years unless that support organization no longer maintains your personal information.

If we deny your request to correct, amend or delete your information, we will provide you with the reasons for the denial. You may write to us and concisely describe what you believe our records should say and why you disagree with our denial of your request to correct, amend, or delete that information. We will file this communication from you with the disputed information, identify the disputed information if it is disclosed, and provide notice of the disagreement to the persons and in the manner described in the paragraph above.

Basis for adverse underwriting decision: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

If you would like to act upon your rights regarding your personal information, please provide your full name, address and telephone number and either email your inquiry to our Data Subject Access Request Team at DSAR@lfg.com or mail to: Lincoln Financial Group, Attn: Corporate Privacy Office, 1301 South Harrison St., Fort Wayne, IN 46802. The DSAR@lfg.com email address should only be used for inquiries related to this Privacy Notice. For general account service requests or inquiries, please call 1-877-ASK-LINC.

*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company
Lincoln Financial Distributors, Inc.
Lincoln Financial Group Trust Company
Lincoln Investment Advisors Corporation

Lincoln Life & Annuity Company of New York
Lincoln Life Assurance Company of Boston
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company

**This Notice is effective 14 calendar days after it is made available on Lincoln's website, www.LFG.com/privacy.