



Life brings challenges

LifeKeys® services deliver help

Term life / Support services

Tools and resources to help your employees prepare for the future

Your employees know term life insurance helps them plan for their families' future and protect their loved ones from financial burdens. With Lincoln Term Life Insurance, they can also access services that meet current needs as well as future concerns. The *LifeKeys* program, included with all Lincoln Term Life and Accidental Death and Dismemberment Insurance policies, provides this essential assistance to your employees, their families and their beneficiaries.

For employees and their families...

EstateGuidance® will preparation

Employees and family members can create their wills online—easily and economically. A step-by-step guide takes them through the entire process, and online instructions help them execute their wills. They can:

- Name an executor to manage their estate
- Choose a guardian for their children
- Specify wishes for their property
- Provide funeral and burial instructions

GuidanceResources® Online

GuidanceResources® Online is the place to go for articles, tutorials, streaming videos and "Ask the Expert" personal responses on topics such as:

- Law and regulations
- Money and investments
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

Identity theft

Identity theft is one of the fastest-growing crimes in the U.S. Be sure your employees have the information they need to recognize and prevent it. Our online resource helps them:

Spot the warning signs

Take steps to protect cell phones, computers and tax records from fraud

Lessen the damage and repair their credit if identity theft occurs

Link to essential resources such as credit reporting bureaus, the FBI Internet Crime Complaint Center, ID Theft Resource Center, and more

Your employees may also be eligible for beneficiary services

If an insured employee develops a terminal illness and accesses the Accelerated Death Benefit on their life insurance, they can use beneficiary services shown on the other side of this flier.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

For their beneficiaries...

Services are available for up to one year after a loss, and include:

A combination totaling six in-person sessions for grief counseling, or legal or financial information

and

Unlimited phone counseling

Assistance at a difficult time

Your employees can make sure their loved ones have the support they need after a loss. Unlimited phone contact with master's-level grief counselors lets their beneficiaries access information, advice and referrals for topics such as:

Grief and loss

Stress, anxiety and depression

Memorial planning information

Concerns about children and teens

Financial services

Beneficiaries can call one of our certified financial specialists or use online tools and resources whenever they need help with essential topics such as:

- Estate planning
- Budgeting
- Debt
- Bankruptcy
- Investments
-

Legal support

If beneficiaries need quick legal information, they can call one of our in-house attorneys. Or, if they need in-depth information, guidance or representation, we'll refer them to a qualified attorney in their area. They will be eligible for a free 30-minute consultation as well as a 25% reduction in customary legal fees thereafter. They'll get expert guidance on areas such as:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents beneficiaries need

Support with day-to-day concerns

Through good times and bad, everyone can use assistance. *LifeKeys®* services provide in-depth information and guidance—on virtually any topic you can name. Beneficiaries can call for a quick answer or take advantage of specialists who will do the research for them and provide a comprehensive, customized booklet of information. Topics include:

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases

To learn more about *LifeKeys* services, call your Lincoln benefits expert today.

©2015 Lincoln National Corporation

LincolnFinancial.com

LCN-1125528-021715

POD 4/15 Z02

Order code: LFE-BENE-FLI001



You're In Charge®

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. EstateGuidance® and GuidanceResources® Online are trademarks of ComPsych® Corporation.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL1101) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.