LFD.com/GoDigital – COVID-19

Life Operations COVID-19 Impacts

Frequently Asked Questions – updated November 16, 2020

We continue to actively monitor the spread of the coronavirus (COVID-19) and are committed to helping you navigate the rapidly changing environment.

The COVID-19 virus has changed the way we work and impacted the economy. However, **we remain focused on serving our customers and producers**. Our mission to provide Americans with protection and security solutions is most needed in times like these.

Lincoln will continue to comply with states that have issued specific COVID-19 mandates that require non-contractual accommodations. We will re-evaluate our position with any changes in the current environment, as the COVID-19 pandemic evolves and/or as the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) give further guidance.

The information in this FAQ document is subject to change at any time. All additions and updates published since the last version are highlighted.

For up-to-date information from Lincoln to help you navigate this rapidly changing environment, visit: www.LFG.com/GoDigital

CUSTOMER SERVICE | Operations

What is Lincoln Financial Group (Lincoln) doing for customers who are impacted by COVID-19?	Lincoln will continue to comply with states that have issued specific COVID-19 mandates that require non-contractual accommodations. Please be aware that we will no longer provide an additional/non-contractual policy grace period for individuals in states that do not have an active COVID-19 accommodation requirement. We are closely monitoring state and federal regulations and adhering as appropriate. If you or your client need assistance with an individual life insurance policy, please contact us at 800-487-1485. Life policy information will continue to be available on LincolnFinancial.com.
Will Lincoln's hours of operation or service levels change?	Currently, we do not anticipate any impact to our individual life insurance hours of operation or service processing time. Our Customer Contact Center remains available at 800-487-1485, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern.

How can customers get information and submit requests on life insurance policies?

We are focused on making it easy to do business with us. Depending on the request, information may be available via the following tools.
• Our secure website: LincolnFinancial.com
• Phone: 800-487-1485
• Email: CustServSupportTeam@LFG.com
• Mail:
Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420

Which service requests can be requested over a phone call?

Multiple transactions can be requested by the policyowner or servicing agent of record by calling our Contact Center at 800-487-1485. These include:
• Address changes
• Premium billing: mode/amount changes, EFT changes
• Loan requests under $50,000
• Illustration requests

If a policy has an existing medallion signature guarantee in place, requests may still need to be provided in writing.

What are the options for returning a signed service request form?

After the policyowner signs and dates the request form, you can email the attachment to CustServSupportTeam@LFG.com or mail it to:
Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420

CUSTOMER SERVICE | Premium Payments / Grace Period

Are there options for policyowners to pay premiums other than by check?

There are several options to make a premium payment other than by check:
• Electronic Fund Transfer (EFT) – please contact us to set up an EFT payment
• Online – through the client's online payment portal in his or her personal bank account
• Wire – please contact us to establish a wire transfer

• Phone – Payments are accepted over the phone in certain circumstances. For assistance please contact us at 800-487-1485.

CUSTOMER SERVICE | Policy Disbursements

How do I request a withdrawal or policy change for my client?

You can download a Contract Change Request form (CS07390) or Partial Surrender form (CS06341) from LincolnFinancial.com. The policyowner needs to complete and sign the form and email the attachment to CustServSupportTeam@LFG.com or mail to:
Lincoln Financial
P.O. Box 21008
Greensboro, NC 27420
You can also call our Contact Center at 800-487-1485 and request a withdrawal or policy change form.

Can I have a disbursement request (loan, surrender, withdrawal) expedited?

Please contact us at 800-487-1485 to request an expedited disbursement due to financial hardship related to COVID-19.

CUSTOMER SERVICE | Other Requests

Will there be a commission chargeback if my client was impacted by COVID-19 and their policy lapses due to non-payment?

All normal processing will occur. As an active servicing agent of record, you receive copies of lapse pending and lapse notices. When the policy lapse occurs, a commission chargeback may occur based upon the specific commissions schedule, product, and age of the policy. Upon reinstatement of the policy, a reversal of the chargeback will happen, and repayment will occur.

CUSTOMER SERVICE | Claims

Will Lincoln pay the death claim if the cause of death is related to COVID-19?

Lincoln individual annuity and life policies do not contain exclusions related to any specific disease or a pandemic. If a claim is received where a death occurred as a result of COVID-19, it will be paid in accordance with our normal procedures, subject to our standard contestability provisions and claim requirements and verification of COVID-19 impact. We remain committed to paying death claims as quickly as possible.

	If you need to file a death claim you may do so either online, by clicking here, or can contact us at 800-487-1485.
If my client has a policy with a long-term care rider and is unable to complete the annual recertification due to the doctor's office being closed, what are his or her options?	Please contact your client's dedicated care specialist or our long-term care team at 800-487-1485, x3941, to request an extension to obtain the required documentation. Benefits will continue during this time.