

## **Lincoln Financial Group Makes It Easier for Customers to Apply for Lincoln MoneyGuard II**

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) has announced a more streamlined and customizable application process for its Lincoln *MoneyGuard*® II policies. The enhancements make it simpler and faster for customers to get the important protections of *MoneyGuard*, a flexible universal life insurance solution offering multiple benefits that can be utilized based on a client's needs, including a death benefit, reimbursement of long-term care (LTC) expenses or return of premiums options.

The new application process improves the customer experience with new forms for non-medical information that advisors can complete on behalf of clients and with greater efficiency. The enhanced process also now captures medical information earlier to determine underwriting eligibility of the applicant sooner.

"As a leader in linked benefit solutions, we continue to invest in this business to help ensure we're delivering the best-possible experience to our customers and meet their ever-changing needs," said Heather Milligan, Senior Vice President, Underwriting & New Business, Lincoln Financial Group. "The redesigned application package and process transforms the sale and purchase of the product, making it smarter, faster and more customizable with forms that are easier to complete, shorter interviews and greater flexibility in how customers submit information."

### **Providing Customers Choice and Control**

Based on preference, customers can choose to complete the medical portions of their application over the phone with a Lincoln representative, or by completing the paper forms with their advisor.

The new application process is the latest example of Lincoln's ongoing commitment to enhancing the customer experience. Additional examples include Lincoln's new online customer service chat capabilities and digital claims experience.

For additional information about the product, visit [www.lincolnfinancial.com](http://www.lincolnfinancial.com).

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: form LR880 and state variations/ICC15LR880 Rev; form LR881/ICC13LR881; form LR882/ICC13LR882.

All guarantees and benefits of the insurance policy are the responsibility of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Products and features, including benefits, terms, and definitions, may vary by state.

Product not available in New York.

### **About Lincoln Financial Group**

Lincoln Financial Group provides advice and solutions that help empower people to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. The company had \$256 billion in assets under management as of June 30, 2018. Lincoln Financial Group is a committed corporate citizen and was named one of the Forbes Best Employers for 2018, is a member of the Dow Jones Sustainability Index North America, and received a perfect score of 100 percent on the 2018 Corporate Equality Index. Learn more at: [www.LincolnFinancial.com](http://www.LincolnFinancial.com). Follow us on Facebook, Twitter, LinkedIn and Instagram. Sign up for email alerts at <http://newsroom.lfg.com>.