

Lincoln Financial Group One of the First Life Insurers to Offer Online Chat Capabilities to Service Policies

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE:LNC) is now providing customers who come to its public website online chat capabilities, becoming one of the first life insurance carriers to offer this customer service-enhancing feature. Offered on www.LincolnFinancial.com (LFG.com), the service provides individual life insurance customers an additional choice for how they can interact with Lincoln, based on their preference, to enhance the customer experience.

"Life insurance customers expect the same type of service experience they receive from 'born-digital' companies that utilize technology like one-click customer service," said Bob Scheppepegrell, senior vice president of Customer Solutions, Lincoln Financial Group. "Lincoln strives to meet these expectations by continually improving how we serve our customers, and we're excited to be one of the first in the life insurance industry to utilize webchat capabilities that deliver the information customers need, when they need it, and how they need it."

Lincoln's webchat capabilities feature a chatbot, or an artificial intelligence program, called 'Ask Abe' that is able to help customers with instructions for completing common, simple transactions such as changing a beneficiary or obtaining a copy of a policy. For these types of general inquiries, policyholders and agents can interact with 'Abe' 24 hours a day, 7 days a week without the need to log into an account. Abe offers customers the option to transfer to a live representative during normal business hours upon request.

Lincoln also offers policyholders an option to interact with a live representative online after logging into their personal account for policy-specific information and transactions. Through this new chat feature, policyholders can execute all the same policy updates, such as changing an address, that they are able to when working with live call center representatives.

The new chat capabilities are the latest example of Lincoln's ongoing commitment to providing customers solutions and services that transform the life insurance experience and make it easier to do business with Lincoln. Prior examples include Lincoln's award-winning TermAccel® Level Term insurance, streamlined underwriting processes, electronic application and policy delivery options and digital claims experiences.

The chat feature can be accessed by clicking the 'Contacts, Forms & Claims' link at the top of the main www.lfg.com page and then selecting 'Life Insurance.'

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 \$253 billion in assets under management as of March 31, 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. Follow us on Facebook, Twitter, LinkedIn and Instagram. Sign up for email alerts at <http://newsroom.lfg.com>.

LCN: 2139671-060418