

Lincoln Financial Partners With ComPsych® To Offer New Value-Added Services To Its Employee Assistance Programs And Group Life/AD&D Policies

Lincoln Financial Group (NYSE:LNC) today announced it has partnered with ComPsych® Corporation to offer new value-added services to its Employee Assistance Programs (EAPs) and Group Life/AD&D policies. ComPsych® is the world's largest provider of employee assistance programs, and effective January 1, 2014, will provide these value added services.

Employers can offer valuable help to their employees through one of two Lincoln Employee Assistance Programs (EAPs): *EmployeeConnect*SM, offered at no additional cost with Lincoln's Long Term Disability plans and *EmployeeConnect Plus*SM, offered as a "premium" standalone EAP program.

Made available at no additional cost to the employee, both programs deliver a wide range of in-demand services including confidential counseling and practical guidance to help the covered employee and their loved ones improve their quality of life, both on and off the job.

While the basic features of the programs will remain the same - including 24/7-365 telephonic support, in-person sessions, online support and, for the premium program, critical incident and training services - employees can look forward to new services and an expanded network with the new programs.

"We are excited to begin this transition and offer new program features designed to help our employee customers navigate various life challenges — and help our employer clients attract and retain employees, increase employee productivity and improve overall health and well-being," said Katie Dunnington, vice president, absence management and integrated health strategies, Lincoln Financial Group. "Lincoln remains committed to providing integrated and effective solutions that help employers achieve their goals while helping their employees and their loved ones during life's difficulties and transitions."

Upon request, employees can look forward to services including:

- in-person sessions for short-term problem resolution from the world's largest EAP provider;
- unlimited phone access to guidance consultants; and legal, financial and work life services;
- web-based information including articles, tutorials, streaming videos and "Ask the Expert" personal responses on topics such as mental health, wellness, smoking cessation, weight loss, grief and parenting issues;
- comprehensive and customized personalized information packets to accompany all work life resource information;
- telephonic services available in 150 languages including Spanish, French, Italian, Polish and Arabic, as well as a multilingual website.

As a result of the partnership with ComPsych®, Lincoln is also offering new value-added services with its Lincoln Term Life/ Accidental Death & Dismemberment (AD&D) policies offered through employers. *LifeKeys*SM services are now available to all individuals and family members covered by a Lincoln Term Life/ AD&D policy, providing covered individuals and beneficiaries with support services at no additional cost.

*LifeKeys*SM services are available to each beneficiary after the loss of a loved one and to an individual filing an accelerated death claim. These services include six in-person sessions, used in any combination of the following: Grief counseling, legal assistance and financial assistance.

Unlimited telephonic support is also available. An additional feature includes access to Work Life services, a resource on topics ranging from child/elder care to memorial planning.

*LifeKeys*SM services also include online access to a broad range of topics, such as health and wellness, relationships and parenting, identity theft and financial planning.

"Offering these services as part of Lincoln Life / AD&D policies supports Lincoln's ongoing commitment to helping families take charge of their futures," said Eric Reisenwitz, senior vice president of group protection market solutions for Lincoln Financial Group. "The great thing about this new value-added program is that covered individuals can use these services today. *LifeKeys*SM services provide individuals with access to resources and services they can use during their life, at the end of life and for families and beneficiaries to use after their loved one has passed."

*LifeKeys*SM services and *TravelConnect*SM, a value-added service provided by FrontierMedex and focused on travel, medical, and safety-related services while traveling, are offered with Lincoln's Life and AD&D coverage. Both services provide a full range of valuable assistance and guidance to insured employees, their dependents and beneficiaries.

About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$197 billion as of September 30, 2013. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; employer-sponsored retirement plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.

About ComPsych

ComPsych® Corporation is the world's largest provider of employee assistance programs (EAP) and is the pioneer and worldwide leader of fully integrated EAP, behavioral health, wellness, work-life, HR, FMLA and absence management services under its GuidanceResources® brand. ComPsych provides services to more than 20,000 organizations covering more than 55 million individuals throughout the U.S. and over 120 countries. By creating "Build-to-Suit" programs, ComPsych helps employers attract and retain employees, increase employee productivity and improve overall health and well-being. For more information, visit

www.compsych.com.

*TravelConnect*SM and travel assistance services are provided by FrontierMEDEX, Baltimore, MD. ComPsych® and Frontier MEDEX are not Lincoln Financial Group companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligation.