



Keeping your life insurance active

Stay protected. Keep your life insurance active by electing the CONVERSION option.

If you lose coverage while you are an active employee, or no longer work for your employer, you have the right to convert your group life insurance to an individual life policy without providing evidence of insurability (documentation of your health history).

What you need to know

Q: When do I need to apply to convert my group term life insurance?

A: Call Lincoln Financial Group at 800-423-2765 (option 1) within 31 days of the date coverage would otherwise end to request and accept a price quote for coverage. During this 31-day period, your life insurance coverage will remain under your employer's group benefits plan without additional cost to you.

Q: How much individual life insurance may I obtain when I convert my insurance?

A: When you convert, you can apply for individual life insurance coverage equal to or less than the benefit amount of the group term life insurance you had with your employer when the coverage ended.

Q: What is the cost?

A: Several factors, including the individual's age, sex, state of residence and smoker status at the time of conversion, determine the planned premium for your individual universal life (UL) policy. UL features a flexible premium design that can change over time based on policy performance and adapt to your changing needs.

Q: Will I be required to provide evidence of insurability?

A: No medical examination or other evidence of insurability is required.

Q: How do I apply for an individual life insurance policy?

A: Within 31 days from your loss of coverage, contact Lincoln Financial Group at 800-423-2765 (option 1) and follow the prompt.



Have any questions?

Please contact Lincoln Customer Service at 800-423-2765 (option 1).

Insurance products are issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
Liberty Life Assurance Company of Boston

Q: What information do I need to submit in order to convert my policy?

A: Call to request a quote. If you accept the quote, we will complete the application over the phone. You will receive a packet including a letter of instructions, the required forms, and the premium needed by the date indicated in the letter.

 **Mail completed forms and first quarter's premium payment to the following address:**

The Lincoln National Life Insurance Company
P.O. Box 0821
Carol Stream, IL 60132-0821

Please note: A quote request is not a guarantee of acceptance until we receive, review and verify a completed Application for Conversion for eligibility; and we receive all required forms and premium.

Q: What happens after I submit my application?

A: Once we have received and processed your completed paperwork and premium, you will receive documentation of your new individual policy within three to four weeks.



Have any questions?

Please contact Lincoln Customer Service at 800-423-2765 (option 1) for questions or to receive a quote for an individual life insurance policy. Customer Care representatives are available from 8 a.m. to 8 p.m. ET, Monday through Thursday, and 8 a.m. to 6 p.m. on Friday.

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