



# Life brings challenges

*LifeKeys*® services, provided by ComPsych®, that deliver help

## Tools and resources to help your employees prepare for the future

Your employees know term life insurance helps them plan for their families' future and protect their loved ones from financial burdens. With Lincoln Term Life Insurance, they can also access services that meet current needs as well as future concerns. The *LifeKeys*® program, included with all Lincoln Term Life and Accidental Death and Dismemberment Insurance policies, provides this essential assistance to your employees, their dependents and their beneficiaries.

### For employees and their families...



#### **EstateGuidance**® will preparation

Employees and family members can create their wills online – easily and economically. A step-by-step guide takes them through the entire process, and online instructions help them execute their wills. They can:

- Name an executor to manage their estate
- Specify wishes for their property
- Choose a guardian for their children
- Provide funeral and burial instructions



#### **GuidanceResources**® Online

GuidanceResources® Online is the place to go for articles, tutorials, streaming videos and "Ask the Expert" personal responses on topics such as:

- Law and regulations
- Health and wellness
- Money and investments
- Work and education
- Family and relationships
- Leisure and home



#### **Identity theft**

Identity theft is one of the fastest-growing crimes in the U.S. Be sure your employees have the information they need to recognize and prevent it. Our online resource helps them:

- Spot the warning signs
- Link to essential resources, such as credit reporting bureaus, the FBI Internet Crime Complaint Center, ID Theft Resource Center, and more
- Take steps to protect cell phones, computers and tax records from fraud
- Lessen the damage and repair their credit if identity theft occurs

## For their beneficiaries...



### Services are available for up to one year after a loss, and include:

- A combination totaling six in-person sessions for grief counseling, or legal or financial information
- Unlimited phone counseling



### Assistance at a difficult time

Your employees can make sure their loved ones have the support they need after a loss. Unlimited phone contact with master's-level grief counselors lets their beneficiaries access information, advice and referrals for topics such as:

- Grief and loss
- Stress, anxiety and depression
- Memorial planning information
- Concerns about children and teens



### Financial services

Beneficiaries can call one of our certified financial specialists or use online tools and resources whenever they need help with essential topics such as:

- Estate planning
- Budgeting
- Debt
- Bankruptcy
- Investments



### Legal support

If beneficiaries need quick legal information, they can call one of our in-house attorneys. Or, if they need in-depth information, guidance or representation, we'll refer them to a qualified attorney in their area. They will be eligible for a free 30-minute consultation as well as a 25% reduction in customary legal fees thereafter. They'll get expert guidance on areas such as:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents beneficiaries need



### Support with day-to-day concerns

Through good times and bad, everyone can use assistance. *LifeKeys*® services provide in-depth information and guidance – on virtually any topic you can name. Beneficiaries can call for a quick answer or take advantage of specialists who will do the research for them and provide a comprehensive, customized booklet of information. Topics include:

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases



To learn more about *LifeKeys* services, call your Lincoln benefits professional today.

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