

Because
life doesn't
always go as
planned



No matter how well you plan, unexpected challenges arise. When they do, help and support are nearby thanks to *LifeKeys*® services from Lincoln.

***LifeKeys* services include:**



Help with important life matters

You'll find support tools and advice on a wide range of topics, including legal, financial, family, and career, on *GuidanceResources* online. Stay informed on matters that impact your personal and professional life.



Online will preparation

Creating a will allows you to make vital decisions ahead of time, including naming a guardian for your children or designating who'll receive your property and assets after you pass away, handling your estate as you intended. *EstateGuidance*® offers a secure, efficient way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes online resources for information to help you recognize and prevent identity theft and restore your good name should your identity be compromised.



Guidance and support for your beneficiaries

LifeKeys is a comprehensive program that offers resources to help your loved ones address a range of common concerns should they experience a loss. Services include grief counseling, access to financial and legal advice, and support when coping with the challenges of day-to-day life. Services are detailed on Page 2.

Your life and accidental death and dismemberment (AD&D) insurance policies include access to a variety of services to help you and your loved ones navigate life's most important matters.

Help, guidance, and support for beneficiaries following a loss

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys* services can be a welcome resource for your beneficiaries.

Your beneficiaries will have access to six in-person sessions for grief counseling, access to legal or financial information, and unlimited phone counseling. Services are available for up to one year after a loss.

Grief counseling — advice, information, and referrals on:

- Coping with loss
- Stress, anxiety, and depression
- Memorial planning information
- Concerns about family, including children and teens

Legal support — access to legal information on:

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

Financial services — online resources and advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life — comprehensive information on:

- Finding child or elder care
- Financing a home
- Moving and relocation
- Making major purchases

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Order code: **LFE-LKEYE-FLI001**



To access *LifeKeys* services, visit GuidanceResources.com, download the *GuidanceNow*SM mobile app, or call 855-891-3684. First-time users enter web ID: **LifeKeys**

Download the app from the Apple or Google app stores today!

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations (except in Vermont). *GuidanceResources*® is a trademark of ComPsych® Corporation.

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State limitations apply. Beneficiary grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.



Caring support and assistance when you travel



Lincoln *TravelConnect*[®] services offer security and reassurance—helping make travel less stressful. If you're enrolled in life and/or accidental death and dismemberment insurance, *TravelConnect* services are available to you and your loved ones 24 hours a day, seven days a week.

Services you can count on during an emergency

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps:

- Arrange travel if you're injured and need emergency evacuation to a medical facility
- Manage travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort
- Plan and pay for a safe evacuation due to natural disaster or a political or security threat
- Arrange transportation of a deceased traveler
- Secure emergency pet return and/or boarding and vehicle return

Ongoing support when you're far from home

From planning the trip until you're home, *TravelConnect* services can assist you with:

- Medical records requests
- Medication and vaccine delivery
- Medical, dental, and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

TravelConnect[®] GLOBAL ASSISTANCE PROGRAM

Provided by On Call International
Medical, security, and travel assistance services
for participants traveling 100 or more miles from home

Visit **MyOnCallPortal.com** and enter Group ID **LFGTravel123** to
access plan documents, international calling instructions, and
destination information.





For a complete list of *TravelConnect* services, go to MyOnCallPortal.com and enter Group ID **LFGTravel123**.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial company and Lincoln Financial does not administer these services. Each independent company is solely responsible for its own obligations.

On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the states of New York and Washington. Access Only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services. **Not available in New York and Washington.**

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If you need medical, security, or travel assistance, regardless of the nature or severity of your situation, contact On Call International 24 hours a day:

Call collect from anywhere in the world:

603-328-1955

Call toll-free from the U.S. or Canada:

866-525-1955

Email: mail@OnCallInternational.com

Global assistance services must be coordinated and approved by On Call in order to be covered.

See your plan description for full terms and conditions of the services offered in your plan.



On Call International

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