

Proposal prepared for:

Denton ISD

Presented to:

FINANCIAL BENEFIT SERVICES LLC

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Proposal valid through: May 31, 2024

Situs state: Texas

Products:

Accident, Critical Illness



Insurance products issued by:

The Lincoln National Life Insurance Company

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Welcome

**We're pleased to meet you.
And we'd like to let you know how we
do things just a little differently at Lincoln.**

After a century or so, you learn a thing or two.

You learn that integrity is more than a nice word to use with your customers. You learn that trust is something you continuously earn. You learn that value isn't always measured in dollars and cents.

And you learn that the key difference between one carrier and another often isn't the product itself. It's the personal commitment a company shows toward its customers, the flexibility that lets us deliver the right plan for each company, and the daily interactions that add up to the kind of experience you can count on when you work with Lincoln.

For more than 110 years, Lincoln Financial Group has been dedicated to delivering the flexible solutions and customer support needed at some of the most challenging times in a person's life. We promise to be there when our customers need us, giving them the tools and information they require to confidently select, use and administer their benefits. And we work closely with our customers to develop solutions that not only meet immediate needs but also recognize future developments and concerns.

In short, we promise to do the right thing.

Doing the right thing for our customers

We know that employers aren't looking for cookie-cutter coverage with impersonal service. Companies put their reputations on the line when they select a carrier to provide benefits for their employees. A carrier's actions — and inactions — can reflect directly on the company that made the choice.

That's why Lincoln is committed to working as an ally to each of our employer groups, focusing on what benefits each company and its employees need to grow and thrive.

Doing the right thing for the future

We're making sure our customer-oriented approach continues to meet your expectations, by making strategic clinical and technical investments and taking the proactive steps necessary to ensure our infrastructure will always be ready and able to:

- ✓ Anticipate future challenges and support our customers with purpose-built employee benefit solutions
- ✓ Deliver quick and accurate implementation and enrollment for every size workforce
- ✓ Meet specific plan-design requests that fit a company's needs and budget
- ✓ Offer robust self-service capabilities that help employees easily manage their benefits

We've got your back

We are honored to be number 188 on the 2020 Fortune 500 list. As one of the nation's leading group disability insurers, we offer broad, flexible group benefits portfolios including total absence management services, as well as life, dental, vision, accident and critical illness protection.² Our sound and secure past and sharp eye toward the future mean that we'll be there when you need us — a trusted partner always ready to back up our promises with performance.³

We welcome the opportunity to meet, to further discuss the contents of this proposal and to explore how together, we can help you reach your employee benefit goals.

¹2020 claims.

²2019 LIMRA ratings for Annuities, Life Insurance, Retirement Plan Services and Group Protection.

³Guarantees are subject to the claims-paying ability of the issuing company.



Lincoln *WellnessPATH*® is available to customers to strengthen employer benefit programs, attract and retain top talent, and develop a healthier and more productive workforce. A holistic approach to wellness that includes a robust financial wellness resource — like Lincoln *WellnessPATH* — delivers what employees want from their employer.

Lincoln *WellnessPATH*® provides the tools and personalized guidance to help employees make smart decisions and relieve financial stress that can affect life at work and home. Lincoln's *WellnessPATH* can help:

- ▶ Improve employee health behaviors
- ▶ Lessen elevated health risks
- ▶ Reduce in healthcare costs
- ▶ Improve employee productivity
- ▶ Decrease employee absenteeism
- ▶ Improve recruitment and retention
- ▶ Increase employee morale knowing they are financially secure

The Lincoln *WellnessPATH*® **online tool** helps employees set financial goals, prioritize and meet their financial obligations. After completing a short quiz, employees receive a wellness score and actionable steps in the four primary components of financial wellness:



Savings



Debt



Spending



Protection

With Lincoln *WellnessPATH*, employees can:

- ▶ See all financial accounts in one place
- ▶ Tap into valuable resources and educational tools
- ▶ Establish a budget and monitor cash flow
- ▶ Set and meet goals to form new habits

Employers can receive Workforce Reports that visually highlights data such as overall financial wellness score, user acquisition and usability, areas of stress, advisor meeting trends and more.

We're here to guide you with a full suite of marketing materials to support promoting Lincoln *WellnessPATH*® including email templates, videos, flyers, posters, table tents and postcards.

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This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, Lincoln Life & Annuity Company of New York, Syracuse, NY, and Lincoln Life Assurance Company of Boston, Dover, NH, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Considerations

General Considerations:

Minimum Enrollment

- *The Critical Illness coverage require a minimum of 10 enrolled lives per product, or average of 10 lives, to accept coverage.*

Subsidies, fees and implementation credits

- *A 3% subsidy and total of \$20,000 for a one-time implementation credit are included in the proposed Accident and Critical Illness. This subsidy offsets the cost of the benefits administration system (The HUB). Implementation credits can be spread over the rate guarantee and be used to reimburse costs directly related to the implementation of the products in this proposal or ongoing administration.*

Critical Illness insurance

Critical illness insurance from Lincoln lets you expand your benefits package while helping your employees protect their budgets from the unexpected expenses that can come with a critical illness. Your employees will receive cash benefits when diagnosed with a covered critical illness, and they can use their benefit however they wish, for medical or personal expenses.

Product conditions

- Eligible employees must be actively at work on the date coverage begins (effective date)
- Coverage for children is always offered on a Guarantee Issue basis

Class and eligibility descriptions

Critical illness insurance	
Option	1
Class	1
Class description	All Full-Time Employees
Eligible lives	5,059
Employer contribution to employee premium	0%
Employer contribution to dependent premium	0%
Targeted participation	25%
Contribution basis	Post-Tax
Minimum hours	20 hours per week

Critical Illness benefit overview

Critical illness benefit	
Option	1
Class	1
Class description	All Full-Time Employees
Portability	Included
Employee coverage amount	Option(s) of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000
Employee guarantee issue	\$50,000
Spouse coverage amount	Option(s) of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 not to exceed 100% of the employee benefit amount
Spouse guarantee issue	\$50,000
Child(ren) coverage amount	50% of the employee's benefit amount
Child(ren) guarantee issue	All Guarantee issue
Separation period (<i>different covered conditions</i>)	0 months**
Recurrence period*** (<i>same covered condition after the treatment-free period are payable at 100% of the applicable benefit</i>)	3-months, treatment free
Recurrent benefit Percentage	100% of applicable benefit
Overall plan maximum	Unlimited

**Exception to separation period for invasive cancer diagnosis following a non-invasive cancer benefit or a heart attack diagnosis following a partial heart benefit, the difference in the benefits will be payable.

***Treatment includes only those medicines, physician visits or other treatments only when active symptoms are present.

Core plan benefits	
Option	1
Class	1
Heart attack	100%
Arterial / vascular disease	100%
Mitral or aortic valve disease	10%
Sudden cardiac arrest, resulting in death	100%
Stroke	100%
Major organ failure	100%
End stage renal (kidney) failure	100%
Invasive cancer	100%
Non-invasive cancer/cancer in situ	25%
Skin cancer (paid once per lifetime)	\$1,000

Supplemental condition benefits	
Option	1
Class	1
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced Lou Gehrig's disease (ALS)	100%
Advanced Multiple Sclerosis (MS)	100%
Advanced Huntington's disease	100%
Advanced chronic obstructive pulmonary disease (COPD)	100%
Benign brain tumor	100%
Loss of speech, sight, hearing	100%

Occupational disease benefits (employee only coverage)	
Option	1
Class	1
HIV	100%
Hepatitis B, C or D	100%
Tuberculosis	25%
Invasive MRSA Infection	25%
Tetanus	25%
Rabies	25%

Accidental injury benefits	
Option	1
Class	1
Severe traumatic brain injury	100%
Severe burn	100%
Permanent paralysis	100%

Additional childhood conditions	
Option	1
Class	1
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type I diabetes	100%

Health assessment benefits	
Option	1
Class	1
Health screening tests 1 test per 12-month assessment period	Level \$50 each year

Health screening tests include: abdominal, aortic, or carotid ultrasound; angiography; blood chemistry profile; bone marrow testing; breast ultrasound; CA 15-3 (blood test for breast cancer); CA125 (blood test for ovarian cancer); CEA (blood test for colon cancer); colonoscopy; CT angiography; dental Brush biopsy or other FDA-approved screening for oral cancer; diabetes (A1C or fasting glucose); double contrast barium enema; electrocardiogram (EKG/ECG); flexible sigmoidoscopy; helical CT scan; hemoccult stool analysis; hepatitis screening; HIV screening; human papillomavirus screening; mammography; pap smear; PSA (blood test for prostate cancer); serum protein electrophoresis (blood test for myeloma); or stress test.

Waiver of premium (employee disability)	
Option	1
Class	1
If the employee is totally disabled for six months or more due to a covered critical illness premium will be waived	2 year duration

This is not an exact list; additional benefits may be found in the policy and may vary by state.

Critical illness rates

Critical illness insurance rates			
Option:	1	Class:	1
Rate guarantee:	60 months	Eligible employees:	5,059
Effective date:	09/01/2024	Rate structure:	Attained Age
Age	Employee monthly per \$1000	Spouse monthly per \$1000	
Under 29	\$0.343	\$0.343	
30-39	\$0.506	\$0.506	
40-49	\$0.879	\$0.879	
50-59	\$1.597	\$1.597	
60-69	\$2.913	\$2.913	
70+	\$5.449	\$5.449	

* Spouse premium is based on Employee's age. Spouse rates can be based on own age, if desired, without a change in rates. Rates will be based on the insured's age on each Policy Anniversary.

Class and eligibility descriptions

Critical illness insurance	
Option	2
Class	1
Class description	All Full-Time Employees
Eligible lives	5,059
Employer contribution to employee premium	0%
Employer contribution to dependent premium	0%
Targeted participation	25%
Contribution basis	Post-Tax
Minimum hours	20 hours per week

Critical Illness benefit overview

Critical illness benefit	
Option	2
Class	1
Class description	All Full-Time Employees
Portability	Included
Employee coverage amount	Option(s) of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000
Employee guarantee issue	\$50,000
Spouse coverage amount	Option(s) of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 not to exceed 100% of the employee benefit amount
Spouse guarantee issue	\$50,000
Child(ren) coverage amount	Option(s) of \$10,000, \$20,000, \$25,000 not to exceed 100% of the employee benefit amount
Child(ren) guarantee issue	All Guarantee issue
Separation period (<i>different covered conditions</i>)	0 months**
Recurrence period*** (<i>same covered condition after the treatment-free period are payable at 100% of the applicable benefit</i>)	3-months, treatment free
Recurrent benefit Percentage	100% of applicable benefit
Overall plan maximum	Unlimited

**Exception to separation period for invasive cancer diagnosis following a non-invasive cancer benefit or a heart attack diagnosis following a partial heart benefit, the difference in the benefits will be payable.

***Treatment includes only those medicines, physician visits or other treatments only when active symptoms are present.

Core plan benefits	
Option	2
Class	1
Heart attack	100%
Arterial / vascular disease	100%
Mitral or aortic valve disease	10%
Sudden cardiac arrest, resulting in death	100%
Stroke	100%
Major organ failure	100%
End stage renal (kidney) failure	100%
Invasive cancer	100%
Non-invasive cancer/cancer in situ	25%
Skin cancer (paid once per lifetime)	\$1,000

Supplemental condition benefits	
Option	2
Class	1
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced Lou Gehrig's disease (ALS)	100%
Advanced Multiple Sclerosis (MS)	100%
Advanced Huntington's disease	100%
Advanced chronic obstructive pulmonary disease (COPD)	100%
Benign brain tumor	100%
Loss of speech, sight, hearing	100%

Occupational disease benefits (employee only coverage)	
Option	2
Class	1
HIV	100%
Hepatitis B, C or D	100%
Tuberculosis	25%
Invasive MRSA Infection	25%
Tetanus	25%
Rabies	25%

Accidental injury benefits	
Option	3
Class	1
Severe traumatic brain injury	100%
Severe burn	100%
Permanent paralysis	100%

Additional childhood conditions	
Option	2
Class	1
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type I diabetes	100%

Health assessment benefits	
Option	2
Class	1
Health screening tests 1 test per 12-month assessment period	Level \$50 each year

Health screening tests include: abdominal, aortic, or carotid ultrasound; angiography; blood chemistry profile; bone marrow testing; breast ultrasound; CA 15-3 (blood test for breast cancer); CA125 (blood test for ovarian cancer); CEA (blood test for colon cancer); colonoscopy; CT angiography; dental Brush biopsy or other FDA-approved screening for oral cancer; diabetes (A1C or fasting glucose); double contrast barium enema; electrocardiogram (EKG/ECG); flexible sigmoidoscopy; helical CT scan; hemoccult stool analysis; hepatitis screening; HIV screening; human papillomavirus screening; mammography; pap smear; PSA (blood test for prostate cancer); serum protein electrophoresis (blood test for myeloma); or stress test.

Waiver of premium (employee disability)	
Option	2
Class	1
If the employee is totally disabled for six months or more due to a covered critical illness premium will be waived	2 year duration

This is not an exact list; additional benefits may be found in the policy and may vary by state.

Critical illness rates

Critical illness insurance rates			
Option:	2	Class:	1
Rate guarantee:	60 months	Eligible employees:	5,059
Effective date:	09/01/2024	Rate structure:	Attained Age
Age	Employee monthly per \$1000		Spouse monthly per \$1000
Under 29	\$0.258		\$0.258
30-39	\$0.419		\$0.419
40-49	\$0.794		\$0.794
50-59	\$1.507		\$1.507
60-69	\$2.808		\$2.808
70+	\$5.338		\$5.338
Child(ren) monthly rate per \$1000 of coverage		\$0.170	

* Spouse premium is based on Employee's age. Spouse rates can be based on own age, if desired, without a change in rates. Rates will be based on the insured's age on each Policy Anniversary.

Key coverage highlights

- Proof of good health (evidence of insurability) is not required to receive coverage, up to the Guarantee Issue limit, when enrollment occurs during the eligibility period or as a result of a change in family status
- Cash benefits paid directly to the insured, upon diagnosis
- Employees can keep coverage if they ever leave the company
- Survivor portability for spouse and children of a deceased employee
- Eight additional covered conditions included if child coverage is elected
- Help healthy employees stay well—even if employees are never critically ill, they can take advantage of the annual Health Assessment Benefit for wellness screenings
- The plan pays multiple cash benefits when an insured individual has more than one condition
- No lifetime maximum benefit amounts (except skin cancer)

Limitations and exclusions

This critical illness policy will not cover losses caused by or as a result of:

- suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane; committing or attempting to commit a felony; war or any act of war, declared or undeclared; participation in a riot, insurrection or rebellion of any kind.; a covered condition sustained while residing outside of the U.S. for more than 12 months.
- A critical illness that recurs within a timeframe defined by the policy
- A new condition diagnosed within a timeframe defined by the policy

This is not a complete list; additional limitations and exclusions may be found in the policy and may vary by state.

Proposal disclaimer

THIS IS NOT A CONTRACT: This proposal was prepared based on the information provided in the Request for Proposal and/or through other discussions with the Broker. It is a description of administrative services and/or insurance. Insurance and/or administrative services available from Lincoln Financial Group are not offers to contract. More detailed information regarding insurance is available upon request concerning the term, conditions, and limitations contained in the master policy, if issued.

If there are discrepancies between the information contained in this proposal and the master insurance policy, the terms of the master insurance policy will control. State-specific restrictions and requirements may not be addressed in this proposal.

An Application for Group Insurance must be completed by the employer and approved by Lincoln Financial Group before insurance can become effective.

This proposal is subject to revision if not accepted on or before the proposed valid through date shown on the cover page of this proposal.

This proposal is written under the assumption that the coverage would be part of the employer's benefit package for employees and would be subject to the applicable rules under the Employee Retirement and Income Security Act.

Guarantees are subject to the claims-paying ability of the issuing company.

Insurance products (policy series GL401, GL501) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

LCN-2949588-021220

What Does Lincoln Financial Group Do with Your Personal Information?

The Lincoln Financial Group companies* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

We are committed to the responsible use of information and protecting individual privacy rights. As such, we look to leading data protection standards to guide our privacy program. These standards include collecting data through fair and lawful means, such as obtaining your consent when appropriate.

Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this carefully to understand what we do.

Information We May Collect And Use

We collect personal information about you:

- to help us identify you as a consumer, our customer or our former customer;
- to process your requests and transactions;
- to offer investment, insurance, retirement and other financial services to you;
- to pay your claim;
- to analyze in order to enhance our products and services;
- to tell you about our products or services we believe you may want and use; and
- as otherwise permitted by law.

The types of personal information we collect depend on your relationship and on the products or services you request and may include the following:

- **Information from you:** When you submit your application or other forms, you give us information such as your name; address; Social Security number; your financial health; and employment history. We may also collect voice recordings or biometric data for use in accordance with applicable law.
- **Information about your transactions:** We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; payment details and your payment and claims history.
- **Information from outside our family of companies:** If you are applying for or purchasing insurance products, we may collect information from consumer reporting agencies, such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information (such as medical information, retirement information, and information related to Social Security benefits), from other individuals or businesses.
- **Information from your employer:** If your employer applies for or purchases group products from us, we may obtain information about you from your employer or group representative in order to enroll you in the plan.

When you are no longer our customer, we continue to share your information as described in this notice.

How We Share and Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They may use this information:

- to process transactions you, your employer, or your group representative have requested;
- to provide customer service;
- to analyze in order to evaluate or enhance our products and services;
- to gain customer insight; to provide education and training to our workforce and customers; and/or
- to inform you of products or services we offer that you may find useful.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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Our service providers may or may not be affiliated with us. Affiliates are companies related by common ownership or control. Nonaffiliates are companies not related by common ownership or control. They include:

- Financial service providers: third party administrators; broker-dealers; insurance agents and brokers; registered representatives; reinsurers and other financial services companies with which we have joint marketing agreements. A joint marketing agreement is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include, but are not limited to, insurance providers and financial technology solutions.
- Non-financial companies and individuals: consultants; vendors; and companies that perform marketing services on our behalf.

Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law. We may execute agreements with our service providers that permit the service provider to process your personal information outside of the United States, when not prohibited by our contracts and permitted by applicable law.

When you apply for one of our products:

- We may share information about your application with credit bureaus.
- We may provide information to group policy owners or their designees (for example, to your employer for employer- sponsored plans and their authorized service providers).
- We may provide information to regulatory authorities, law enforcement officials, and to other nonaffiliated or affiliated parties as permitted by law.
- In the event of a sale of all or part of our businesses, we may share customer information as part of the sale.
- **We do not sell or release your information to outside marketers who may want to offer you their own products and services unless we receive your express consent; nor do we release information we receive about you from a consumer reporting agency.**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lincoln chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lincoln share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. California residents can review our CCPA Privacy Notice located at <https://www.lincolfinancial.com/public/general/privacy/ccpa>.

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Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are authorized to access your information only when they need it to perform their job responsibilities. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

Your Rights Regarding Your Personal Information

This Privacy Notice describes how you can exercise your rights regarding your personal information. Lincoln complies with all applicable laws and regulations regarding the provision of personal information. The rights provided to you in this Privacy Notice will be administered in accordance with your state's specific laws and regulations.

Access to personal information: You must submit a written request to receive a copy of your personal information. You may see your personal information in person, or you may ask us to send you a copy of your personal information by mail or electronically, whichever you prefer. We will need to verify your identity before we process the request. Within 30 business days of receiving your request, we will, depending on the specific request you make, (1) inform you of the nature and substance of the recorded personal information we have about you; (2) permit you to obtain a copy of your personal information; and (3) provide the identity (if recorded) of persons to whom we disclosed your personal information within two years prior to the request (if this information is not recorded, we will provide you with the names of those insurance institutions, agents, insurance support organizations or other persons to whom such information is normally disclosed). If you request a copy of your information by mail, we may charge you a fee for copying and mailing costs.

Changes to personal information: If you believe that your personal information is inaccurate or incomplete, you may ask us to correct, amend, or delete the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days from the date we receive your request.

If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received your personal information within the past two years. We will also send the updated information to any insurance support organization that gave us the information and any insurance support organization that systematically received personal information from us within the prior 7 years unless that support organization no longer maintains your personal information.

If we deny your request to correct, amend or delete your information, we will provide you with the reasons for the denial. You may write to us and concisely describe what you believe our records should say and why you disagree with our denial of your request to correct, amend, or delete that information. We will file this communication from you with the disputed information, identify the disputed information if it is disclosed, and provide notice of the disagreement to the persons and in the manner described in the paragraph above.

Basis for adverse underwriting decision: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

If you would like to act upon your rights regarding your personal information, please provide your full name, address and telephone number and either email your inquiry to our Data Subject Access Request Team at DSAR@lfg.com or mail to: Lincoln Financial Group, Attn: Corporate Privacy Office, 1301 South Harrison St., Fort Wayne, IN 46802. The DSAR@lfg.com email address should only be used for inquiries related to this Privacy Notice. For general account service requests or inquiries, please call 1-877-ASK-LINC.

*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company
York Lincoln Financial Distributors, Inc.
Lincoln Financial Group Trust Company
Lincoln Investment Advisors Corporation

Lincoln Life & Annuity Company of New
Lincoln Life Assurance Company of Boston
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company

**This Notice is effective 14 calendar days after it is made available on Lincoln's website, www.LFG.com/privacy.

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