



19860

The Lincoln National Life Insurance Company
1300 South Clinton Street
Fort Wayne, IN 46802

www.LincolnFinancial.com

Date

Name

Street address

City, state and zip code

RE: Disclosure of Information

Dear Name:

Lincoln recently discovered that your personal information was subject to unauthorized access. We take our obligation to protect information seriously. Therefore, we have notified our Corporate Privacy Office and are taking steps to address this situation and prevent a similar occurrence in the future.

While we have absolutely no indication of any improper use of your information, we have arranged to provide you with a complimentary two-year membership in Experian's ProtectMyID credit monitoring service to help you detect any possible misuse of your data. Please see the attached information to assist you in enrolling in this service. Please note that your enrollment code will be valid for 60 days from the date of this letter. As always, we recommend that you remain vigilant and review your account statements and credit reports regularly.

We apologize for any inconvenience or concern that this incident may cause you. If you have any questions or would like to discuss the contents of this letter, please call us at 800-487-1485.

Sincerely,

Amanda Deatrick
Manager
Producer Solutions

Enclosure



Name:

To help protect your identity, Lincoln Financial Group is offering you a complimentary two-year membership in Experian's IdentityWorksSM. This service provides you with access to credit monitoring, fraud resolution and identity theft insurance. You have been provided with automatic access to Experian's Identity Restoration services, which does not require any action on your part at this time. However, we encourage you to activate the fraud detection tools available by enrolling in the IdentityWorks membership.

IdentityWorks Membership

The key features and benefits are listed below:

- **Credit Report:** A free copy of your Experian credit report.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

How to Enroll

To activate your complimentary two-year membership in IdentityWorks from Experian, visit the website listed below and enter your individual activation code. A credit card is not required for enrollment.

IdentityWorks Website: <https://www.experianidworks.com/3bcredit>

Activation Code:

Engagement Number:

If you have any questions about the product, need assistance with identity restoration services, or would like an alternative to enrolling in Experian's IdentityWorks online, please contact Experian's customer care team at 877-890-9332. Be prepared to provide the engagement number as proof of eligibility for the identity restoration services by Experian. For more information about the Identity Restoration Services, you can also visit www.ExperianIDWorks.com/restoration.

*Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.

**Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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. Lincoln Financial Group has no association with IdentityWorks, Experian or American International Group, Inc.

Additional Resources

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain one free copy of your credit report annually from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your free credit report by mailing a completed Annual Credit Report Request Form (available from the US Federal Trade Commission's website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

Transunion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com

Fraud Alert. You may place a fraud alert in your file at no cost by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credits, loans, and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided by him/her, as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. This request must also include a government issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. Please review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.

Federal Trade Commission. You can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft, including information about fraud alerts and security freezes. You can also report any suspected identity theft to the FTC at www.identitytheft.gov.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft

Residents of Iowa. State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

Massachusetts residents. You have the right to obtain a police report if you are the victim of identity theft.

Residents of Oregon. State law advises you to report any suspected identity theft to law enforcement, the Federal Trade Commission and the Oregon Attorney General.

Residents of the District of Columbia, Maryland, North Carolina or Rhode Island. You can also obtain information from your state's Office of the Attorney General about steps you can take to avoid identity theft.

DC Office of the Attorney General

441 4th Street NW
Suite 1100 South
Washington, D.C. 20001
202-727-3400
<http://www.oag.dc.gov>

MD Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

NC Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-919-716-6400
www.ncdoj.com

RI Office of the Attorney General

150 South Main Street
Providence, RI 02903
1-401-274-4400
www.riag.ri.gov