

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 Financial Group.

### *LifeKeys* services include:



#### **Discounts on shopping and entertainment**

GuidanceResources® includes 24/7 online access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, including electronics, health and fitness, Broadway shows, and much more. Discounts are also available in the GuidanceNow mobile app, available in the Apple App Store and on Google Play.



#### **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 in the know on matters that impact your personal and professional life.



#### **Protection against identity theft**

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes an online resource for information that can help you recognize and prevent identity theft — and restore your good name should your identity be compromised.



#### **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 will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. *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.



#### **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, financial and legal advice, and support when coping with the challenges of day-to-day life. Services are detailed on page 2.