



# Lincoln FuneralPrep: Help when you need it most

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With numerous details to manage and decisions to make, the funeral planning process can be overwhelming. We've partnered with FuneralDecisions to offer Lincoln FuneralPrep, a comprehensive planning service that assists you every step of the way.

## What's Lincoln FuneralPrep?

Lincoln FuneralPrep is an online portal that provides a breadth of resources, available 24 hours a day for both at-need planning and preplanning.



### At-need planning

When grieving the loss of a loved one, you're confronted with more than just a life insurance claim. Lincoln FuneralPrep helps to alleviate the stress and uncertainty of making urgent decisions during an emotional time.



### Preplanning

Being prepared is one of the best gifts you can give your family. In addition to providing preplanning resources, Lincoln FuneralPrep can connect you with funeral professionals who can provide expert guidance and advice.

# How to access Lincoln FuneralPrep

You can access Lincoln FuneralPrep in two ways:

## 1 Visit the self-service online portal.

The online portal at [LincolnFuneralPrep.com/GPLife](https://LincolnFuneralPrep.com/GPLife) includes a wealth of online funeral planning resources and services, including the ability to:



### Search for funeral homes

Access an interactive list of funeral homes and cemeteries around the country. You can filter by location, service, and budget.



### Access market information

Review price ranges and service options in your selected geographic location.



### View guides and checklists

Organize your priorities, consider your options, and make informed decisions based on your preferences with our easy-to-use online guides and checklists.

## 2 Connect with a funeral planning consultant.

Work with a funeral planning expert who can guide you through the preplanning process and:



### Help compare options

Get assistance comparing preplanning options, even if you haven't chosen a specific funeral home.



### Provide personalized service

Work with our specialists to ensure that your plans reflect your wishes and goals.



### Offer objective advice

Get guidance on planning options and various funding strategies.



**During difficult times, we're here for you and your loved ones.**

To learn more, visit [LincolnFuneralPrep.com/GPLife](https://LincolnFuneralPrep.com/GPLife).

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# The resources you need to meet life's challenges



**EmployeeConnect<sup>SM</sup> offers professional, confidential services to help you and your loved ones improve your quality of life.**

 <b>In-person guidance</b>	 <b>Unlimited 24/7 assistance</b>	 <b>Online resources</b>
<p>Some matters are best resolved with help from a professional. Through <i>EmployeeConnect</i>, you and your family get:</p> <ul style="list-style-type: none"> <li>• Up to five in-person sessions with a counselor per person, per issue, per year<sup>1</sup></li> <li>• In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue and 25% off standard rates for subsequent meetings<sup>2</sup></li> </ul>	<p>You and your family can access the following services anytime online, via the mobile app, or with a toll-free call:</p> <ul style="list-style-type: none"> <li>• Information and referrals on family matters, such as child, elder, and pet care, vacation planning, moving, car buying, college planning, and more</li> <li>• Legal information and referrals for family law, will planning, and consumer and civil law<sup>2</sup></li> <li>• Financial guidance on household budgeting and short- and long-term planning</li> </ul>	<p><i>EmployeeConnect</i> offers a range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit <a href="http://GuidanceResources.com">GuidanceResources.com</a> or download the <i>GuidanceNow<sup>SM</sup></i> mobile app. You'll find:</p> <ul style="list-style-type: none"> <li>• Articles and tutorials</li> <li>• Online will preparation</li> <li>• Beneficiary support and guidance</li> <li>• Interactive tools, including financial calculators, budgeting worksheets, and more</li> </ul>

<sup>1</sup> In California, up to three sessions in six months, starting with initial contact by the employee.

<sup>2</sup> Services aren't included for employment law issues.

## **EmployeeConnect<sup>SM</sup>**

### **EMPLOYEE ASSISTANCE PROGRAM SERVICES**

Confidential help available 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress
- Online will preparation
- Grief and loss support



We partner with your employer to offer you the *EmployeeConnect* program with your Lincoln Financial benefits.



## Online will preparation

Creating a will lets you make vital decisions ahead of time, including naming a guardian for your children and designating who will receive your property and assets after you die. *EstateGuidance*® offers a secure, simple way to create and execute a will, giving you confidence that you've planned for your family's future.

## *EmployeeConnect* counselors are experienced and credentialed

When you call the toll-free number, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

## You'll receive customized information for each work-life service you use



### Take advantage of *EmployeeConnect*

To learn more, visit [GuidanceResources.com](https://www.GuidanceResources.com).  
New users select **Register** (web ID: LFGSupport)

Follow the prompts to create your **username** and **password**.

Don't forget to download the **GuidanceNow**™ mobile app.

For help by phone, call **888-628-4824**.

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[LincolnFinancial.com](https://www.LincolnFinancial.com)

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## *EmployeeConnect*™

### EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit [GuidanceResources.com](https://www.GuidanceResources.com).  
New users select **Register** (web ID: LFGSupport)
- Download the **GuidanceNow**™ mobile app.
- Call **888-628-4824**.



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GuidanceResources® Worldwide



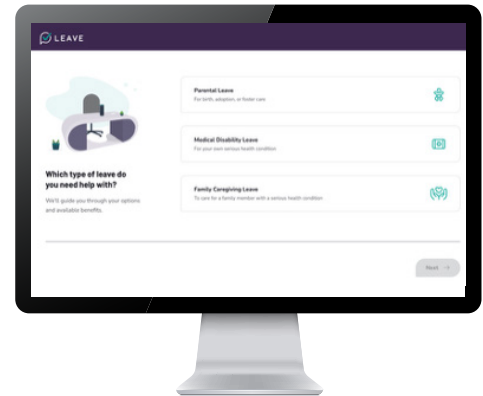
# Get ready for your medical, caregiving, or parental leave

Navigate every step with the PERKY Leave digital tool.

We're excited to offer PERKY Leave to help you plan medical, caregiving, and parental leave. It's a comprehensive digital resource that's designed to make things easy for you.

## PERKY Leave simplifies the process

This self-service tool helps you proactively plan and navigate your leave. It's easy to use and provides a clear picture of your options, even before you need to contact your Human Resources team or leave administrator. PERKY Leave displays your specific federal, state, and employer eligibility requirements to guide informed planning.



## A step-by-step action plan

PERKY Leave's custom action plan helps you understand and prepare for your next steps, from pre-leave to return to work:



### Estimate how much time you can take off work

An interactive calendar helps you keep track of the multiple leave benefits available to you, including federal, state, and your employer-sponsored benefits such as PTO.



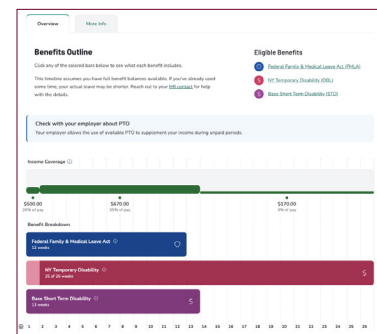
### Estimate changes to your income while you're on leave

You'll get clarity on how state and employer benefits coordinate to see income replacement across all sources. Weekly benefit breakdowns show estimated pay from state benefits, Lincoln Financial, and your employer.



### Track next steps

After completing your leave plan, you'll receive a list of actionable next steps to guide you through submitting your leave request. You may also save your plan anytime and return to it whenever you're ready.



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Order code: GP-PERKY-FLI003



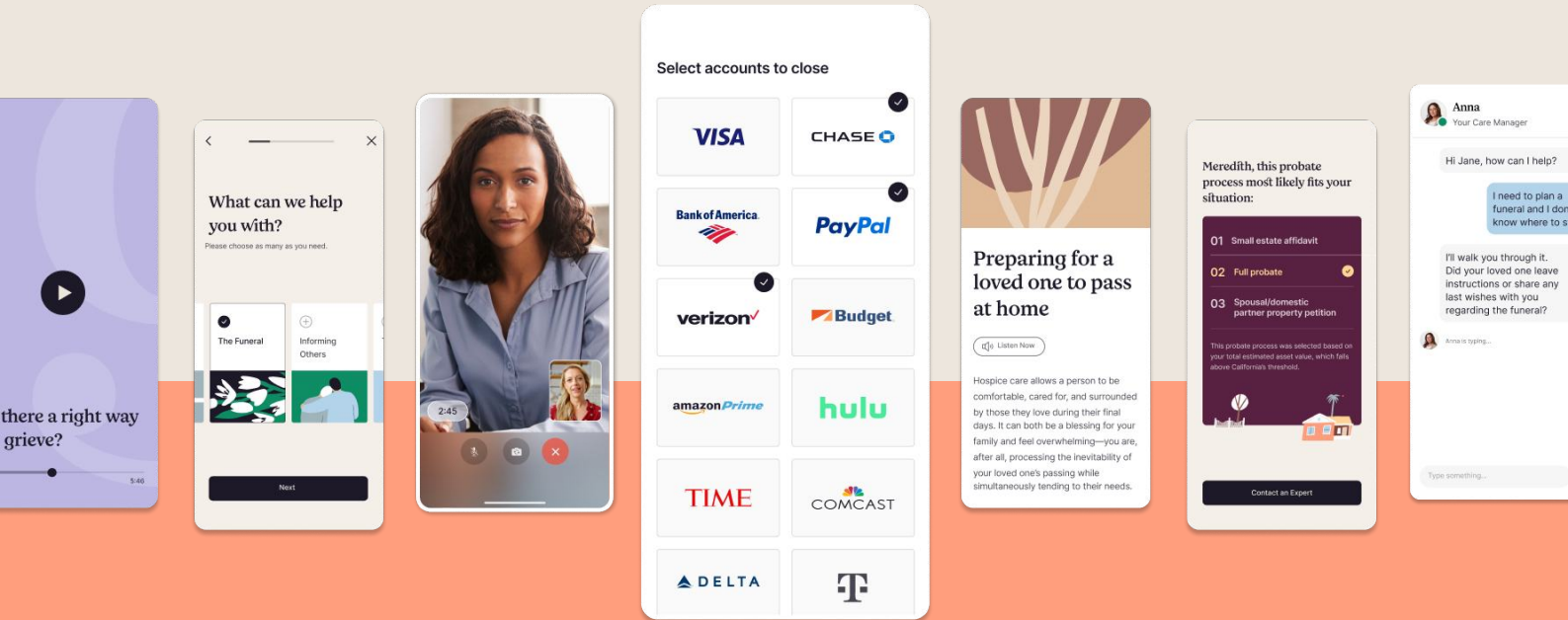
Log in to PERKY Leave today!

<https://leave.perky.co/chalk-mountain>

PERKY is not an affiliate of Lincoln Financial.



empathy.



# Help with loss. And everything that comes after.

A guide to Empathy's comprehensive support system for bereaved families.

## What is Empathy?

Empathy is a complimentary service offered as part of your Group Life Insurance provided by Lincoln Financial.

Combining technology and human care, Empathy helps families through all the emotional and practical challenges of losing a loved one.

Families receive one-on-one guidance to help them navigate the financial, legal, emotional, and logistical challenges that often feel overwhelming.

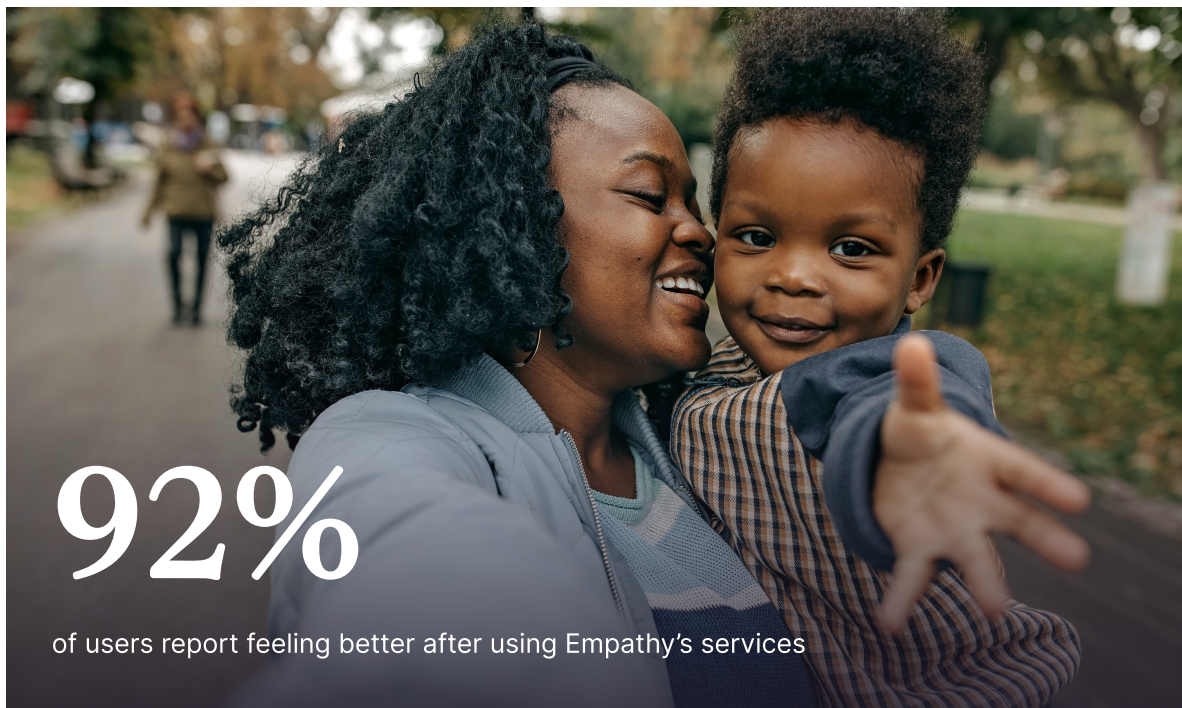
With our dedicated team of Care Managers and award-winning app, Empathy is by their side through life's most difficult moments.

## Empathy's approach to care

In the months after a loved one dies, bereaved families are often in crisis, dealing with mountains of paperwork and financial strain, as well as the emotional toll of deep, profound grief.

With a holistic, human-centered approach, Empathy has developed specific, impactful ways to relieve families' burden in the weeks and months after losing a loved one.

As a result, Empathy has been able to deliver significant improvement for its partners, from both a personal and a business perspective.



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## What is included


- ✓ Dedicated Care Manager
- ✓ 1:1 grief support
- ✓ Personalized Care Plan
- ✓ Comprehensive coverage after loss
- ✓ Probate & estate guidance
- ✓ ID theft prevention
- ✓ Custom funeral guidance
- ✓ Family collaboration
- ✓ Closing accounts tool
- ✓ Benefits claims support
- ✓ Professional referrals
- ✓ Guided meditations
- ✓ Grief journaling

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## Who is eligible

Anyone who lives in the U.S. and is a beneficiary of a Lincoln Financial policy can receive Empathy's comprehensive system of support. Each eligible user will receive personalized guidance, automated tools, and grief resources to help them through this challenging time.

Empathy is here to ease the burden of loss, meeting families wherever they are, whenever they are ready.



## How to get started

To learn more about the impact Empathy can have, visit [www.empathy.com](http://www.empathy.com). Beneficiaries will receive additional details, including how to access services, from their Lincoln claims representative.

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To enhance your experience, Empathy may use artificial intelligence to generate summaries of your recorded telephone calls with Empathy's Care Managers. No personal information collected from you by Empathy is shared with Lincoln Financial. For more information on how your personal information is collected and used by Empathy, please see Empathy's Privacy Notice: <https://www.empathy.com/legal/privacy>  
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## 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, you and your loved ones can count on *TravelConnect* services 24 hours a day, seven days a week. Your *TravelConnect* program provides access to emergency medical, travel, and security assistance services through On Call International.

### 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* provides assistance with:

- Arranging travel if you're injured and need emergency evacuation to a medical facility
- Managing travel for a companion and/or your dependent children and accommodations of a qualified escort
- Planning for a safe evacuation because of a natural disaster or a political or security threat
- Arranging transportation of a deceased traveler
- Securing emergency pet boarding and/or return and vehicle return

### Ongoing support while planning your travel and while traveling

From planning the trip until you're home, these *TravelConnect* services can assist you along the way.

#### Medical assistance services

- Pre-trip plan
- Medical monitoring
- 24-hour nurse helpline
- Prescription replacement assistance
- Guarantee of payment
- Medical, dental, and pharmacy referrals
- Coordination of benefits
- Behavioral health referrals

#### Security assistance services

- Travel risk brief
- Incident briefing
- 24/7 global security specialist assistance

#### Travel assistance services

- Pre-trip information
- 24/7 emergency travel arrangements
- Translator and interpreter referral
- Lost/stolen travel documents assistance
- Emergency message forwarding
- Lost luggage assistance
- ID recovery assistance

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**TravelConnect**®

**GLOBAL ASSISTANCE PROGRAM**

Provided by On Call International

Medical, security, and travel assistance services  
for participants traveling 100+ miles from home



Visit [MyOnCallPortal.com](http://MyOnCallPortal.com) and enter Group ID **LFGTravel123** for access to plan documents, international calling instructions, and destination information.





For a complete list of *TravelConnect* assistance only services, go to [MyOnCallPortal.com](http://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 state of New York and Washington. Access only program available in Missouri and Texas. Benefits provided under the Access only program exclude paid services.

**Not for use in New York or Washington. For policies issued in Missouri and Texas.**

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MAP 6/25 Z03

**Order code: GL-TCENT-FLI001**



**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 U.S. or Canada:

866-525-1955

Email: [mail@OnCallInternational.com](mailto:mail@OnCallInternational.com)

Global assistance services must be coordinated and approved by On Call.

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



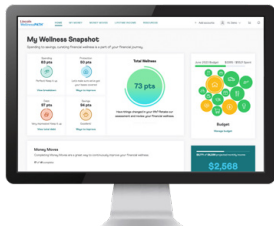
On Call International

A member of the Tokio Marine HCC group of companies

# Get on the path to financial wellness

Managing your everyday expenses and financial goals can be a challenge, especially if you're paying off debt, saving for retirement, or building an emergency fund.

Good news! Your personalized financial wellness tool is here to help — and it's available as part of your account with Lincoln Financial.



## Lincoln WellnessPATH

A financial wellness tool that helps you improve your financial wellness.

### Check out Lincoln *WellnessPATH*

Lincoln *WellnessPATH*<sup>®</sup> is an online tool that helps you manage your financial life.

Jump right in and explore the tool, or take a quick quiz to receive a wellness score and personalized steps to help you improve your financial wellness. Whether you want to create a budget, determine if you have enough life insurance, or figure out a way to save for a vacation, you can do it using Lincoln *WellnessPATH*.



#### See all your accounts in one place

Lincoln *WellnessPATH* allows you to securely link all your account information, including checking, savings, investment, and student loans so you have a full financial picture.



#### Create a simple budget

Featuring a breakdown of expenses and incomes by category, the tool makes it easy to identify spending trends and create a budget.



#### Set goals and track your progress

Lincoln *WellnessPATH* helps you set and track your progress toward your short- and long-term goals, motivating you to achieve what you envision.



#### Use resources to make informed decisions

The tool offers articles and videos featuring topics that cover different life stages and big moments — so you can learn about what's important to you.



### Ready to get on the path to financial wellness?

Log in to your account at [LincolnFinancial.com/WellnessPATH](https://LincolnFinancial.com/WellnessPATH) to start using the tool today! Scan the QR code to quickly take you there.



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POD 2/25 **Z04**

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# Making the most of WellnessPATH Marketplace

## Check out your financial wellness resources

Along with your employer, Lincoln Financial provides you access to financial wellness resources and products through WellnessPATH® Marketplace. It's a one-stop shop for wellness resources that can help you improve your financial well-being. The WellnessPATH financial wellness tool offers personalized tasks and education, while WellnessPATH Marketplace allows you to take immediate action.

You can conveniently find both in your account at [LincolnFinancial.com/Login](https://LincolnFinancial.com/Login). Use the tool to get personalized tips and the Marketplace to get started!

## What does Marketplace offer you?

These third-party solutions are easy to use, personalized, and designed to help you improve your financial wellness. Select a topic to learn more.



**Tax preparation discounts<sup>1</sup>**  
Seasonal discounts offered through TurboTax®



**[Emergency savings](#)**  
Support for saving for the unexpected



**[Student loan solutions](#)**  
Tips on making informed decisions about student loans



**[Debt management](#)**  
Options to confidently tackle your debt



**[Estate planning](#)**  
Help to secure your family's future



**[529 college savings plans<sup>2</sup>](#)**  
Details to help you plan for education costs



**[Buy or sell your home<sup>3</sup>](#)**  
Local agents, nationwide property search, and rewards after close.

<sup>1</sup> Seasonal offering.

<sup>2</sup> Lincoln Financial does not receive marketing distribution fees or compensation from the use of the Candidly 529 Plan Finder.

<sup>3</sup> This is an advertisement provided by HomeStory.



Your tomorrow.  
Our priority.™



### Ready to get started?

Log in to your account at [LincolnFinancial.com/Login](https://LincolnFinancial.com/Login) to access *WellnessPATH* Marketplace and the *WellnessPATH* tool today!

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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