Billing & Payment Options

Easier, faster, more secure

Lincoln is dedicated to enhancing the customer experience by providing digital tools for efficient policy management. The following electronic capabilities allow eligible life and *MoneyGuard* insurance policy owners easier, faster and more secure ways to receive and pay their premium bills online.

Fully Electronic				
Electronic Billing	Electronic	Electronic Funds		
(eBill)	Payment (ePay)	Transfer (EFT)		
eBill allows policy owners	ePay allows policy owners to make or	EFT allows policy owners to		
to receive electronic billing	schedule one-time premium	set up automatic recurring		
statements via email when	payments through their online Lincoln	premium payments or		
their payments are due,	account or permit someone else to	change the bank account for		
replacing traditional paper	make a one-time guest payment on	an existing EFT through their		
statements.	their behalf <i>without</i> requiring a login.	online Lincoln account.		

Learn More

Learn More

Learn More

Policy owners may also mail in a <u>paper check</u> to Lincoln to make their premium payment.

Electronic Billing (eBill)

Electronic Billing (eBill) enables policy owners to receive electronic billing statements via email when their payments are due, replacing traditional paper statements.

What you need to know

- eBill is only available for term products, Lincoln *MoneyGuard*[®] full suite of products and select* variable universal life, indexed universal life and universal life products.
- To opt into receiving electronic billing, the policy owner must log in or register for a <u>Lincoln online</u> <u>account</u>.
- Once opted in, the mailed billing statements will cease immediately, and the policy owner will receive a billing statement via email 20 days before the due date.
- For specific questions, please review these Frequently Asked Questions.

*eBill is not available on some of our older life products due to policy-specific circumstances. Reference the FAQ for a list of product availability.

How to enroll in electronic, paperless billing

- 1. Create or log into your Lincoln online account.
- 2. Select Communication Preferences from the Welcome menu in the top left.

3. Turn the Go Paperless for all documents toggle to ON.



- 4. Fill out your **contact preferences**, including the email you'd like the notifications to be sent to.
- 5. You will receive notice for your first electronic statement in the next billing cycle.

Electronic Payment (ePay)

Electronic Payment (ePay) allows policy owners to make or schedule one-time premium payments through their online Lincoln account or permit someone other than the policy owner to make a one-time guest payment on their behalf without requiring a login.

What you need to know

- ePay is only available for term products, Lincoln *MoneyGuard*[®] full suite of products and select* variable universal life, indexed universal life and universal life products.
- ePay only allows users to make one-time payments or schedule a single future-dated payment (up to the premium due date).
- Payments can be made using a checking or savings account only. Credit and debit card payments are not currently accepted.
- Payments made before 4:00 p.m. ET will be applied to the account that day. Any payments received after 4:00 p.m. ET will be applied to the account the following business day.
- To schedule or cancel a future-dated payment users must log into their online account.
- Policy owners can securely save one or multiple bank accounts to apply to future payments
- For specific questions, please review these Frequently Asked Questions.

*ePay is not available on some of our older life products due to policy-specific circumstances. Reference the FAQ for a list of product availability.

How to log in and make a one-time payment

- 1. Create or log into your Lincoln online account.
- 2. On the Home Page under Account Details, the user will see the premium amount due; click Pay/Edit.

Account details	ALL: 🔯 PDF 🛛 🖨 PRINT	Account details
		My information/Beneficiaries
Premium due \$16,885.58 😧 🏛 Pay/Edit		Account activity
		Account management
Account values Riders & benefits Billing information		Transfer funds
		Current value reallocation
	PRINT	Change premium allocation
Account values as of: 09/11/2023		Matured segment reallocation
		Correspondence/Statements

- 3. For a first-time payment, a terms and conditions message will appear. The user **must click 'I Agree'** on this page to proceed.
 - a. If declined, the user will not be allowed to make a payment.
- 4. For a first-time payment, the user must enter their **banking information** and confirm the account and routing number. Once entered, click **Continue.**
- 5. **Confirm** the banking information is correct.
- 6. A confirmation message will appear validating that the banking information is correct. Click **Schedule Payment** to begin.

Financial Group®	
Account Summary Paymen	ts
Schedule Payment Manage Fur	iding Sources View Payment Activity
Add Bank Account	
Your Bank Account has	been successfully added to your profile.
	Manage Funding Sources

- 7. Select the **bank account** and the **payment date**. Click **Continue**.
 - a. Users can schedule the payment in advance.
 - b. If a same-day payment is desired, click continue before 4 pm ET. Any payment made after 4 pm ET, will be drafted the following day.
- 8. Confirm the payment information is correct. Click **Confirm** to finalize the payment.
 - a. Users will receive a **final payment confirmation** with a reference number.
 - b. If the user wants to schedule another payment on another policy, they can click the **Make Another Payment** button.

Account Summary	Payments	
Schedule Payment	Manage Funding Sources V	iew Payment Activity
Thank you. Your payn	nent has been successfully so	cheduled. Ple se click on View Payment Activity on the left side of this page to view the status of this
Payment Details		
	Confirmation Number :	INNQSXW2H5 One Time
	Payment Date :	09/28/2023
	Payment for Account :	MG34579012
	Payment from Account :	Checking - xxxxx7890
	Payment Amount :	S18,694.00 - (Payment Amount) Print Mala tastas Aground the Check Payment Status
Note: Your payment w the following day.	vill be posted to your account	on the payment day that you selected, but it will not be reflected on the Account Overview page until

How to make a one-time guest payment (No login required)

- 1. Go to LincolnFinancial.com
- 2. Under the Products tab, select your insurance type



3. Select the Bill payment center tab



4. Select One-Time Guest Payment

Electronic Billing an Payments ¹ Register now to sign up for e billing and payments. Register now Θ		EFT payments Improve security and experience the ease and convenience of automatic recurring payments by setting up Electronic Funds Transfer (EFT). Log in for digital EFT enrollment Electronic Funds Transfer (EFT) Authorization
Image: Second system One-Time Guest Paralytic System Image: Second system Make a one-time payment or behalf of a policyholder with online account. Image: Make a guest payment or system Make a guest payment or system	pay on	Mail a payment Payments by check can be mailed. Mailing instructions ()

- 5. To complete the payment, the user will need the **policy number**, the insured's birthdate, and the payor's ZIP code.
 - a. Note: The financial information input during the payment process will not be stored.
- 6. A confirmation email will be sent validating that the payment was successful.

Electronic Funds Transfer (EFT)

Electronic Funds Transfer (EFT) allows policy owners to set up automatic recurring premium payments or change the bank account for an existing EFT through their online Lincoln account.

What you need to know

- To enroll in Electronic Funds Transfer, the policy owner must have a Lincoln online account.
 - Policies with the following conditions are <u>not eligible</u> for EFT:
 - Not paid current / Past due premium date
 - Pending placement
 - Not in good order
 - o Been terminated
- This feature is only available for premium payments, not loan repayments.
- Financial Professionals are unable to complete this function on behalf of a client.

How to set up automatic recurring payments (EFT)

- 1. Create or log into your Lincoln online account.
- 2. Once logged in, go to Account Details, and select the Billing Information tab.
- 3. Within the **Billing Information** tab, eligible policies will see an **Add New Payment** button; click it to set up a new EFT.
 - If an EFT bank payment method has already been set up on the policy, the button will read Manage Payments instead
- 4. A **Bank Details pop-up box** will appear with a note about sharing bank account information with a third-party vendor; click **Continue.**
- 5. In the **Bank Details** section, the user can add or edit their bank account information (checking/savings account, name of the bank account holder, account/routing numbers, etc.).
 - Note: the bank account holder may be different than the Lincoln policy owner. Example: Jane Doe is the policy owner but wants to use her shared bank account with her husband, John Doe.
- 6. Once all fields are completed, click the **Validate** button to confirm the information with our third-party vendor.
- 7. Bank account validation is complete:
 - If the account is verified, a green banner will appear; click the **Continue** button.
 - Next, enter the Payment Details including frequency, the day of the month to draft, and a start date. Once all fields are complete, click Continue.

	Account de	tails	Account detail	Is	
	, looo ant ac		My information/l	Beneficiaries	
	Account values Ri	ders & benefits Billin	information Account activity		
				Account management	
Billing & payment information			DN Transfer fun	Transfer funds	
			Current value	e reallocation	
	ADD NEW PAYMENT	œ	Change pren	nium allocation	
	Payment	\$7,500.00	Correspondence	/Statements	
	Last premium received	02/01/2023	Performance and	d prospectus	
	Billing type Individual Bill (Direct)		Service forms		
r	its instead	1	Bank details	×	
•			The bank account details provided by you wi with a third-party vendor for bank account va before it can be added to pay premiums.		
k	bank accou	unt	Select the CONTINUE button below to procee	ad.	

	13		
Authorization	& electronic signature	e consent	
A Read and ackne	owledge electronic signature consent i	information to complete t	this section.
and you'd like to conti	ou've read and understand the terms inue with the electronic process. If yo mation you've entered will bot be sto	ou decline to sign electri	

- The final screen asks the user to consent to the terms and conditions and to allow Lincoln to withdraw funds from the bank account provided.
- Once consent has been provided, the user will review the information being submitted, check the acknowledgment box, enter their name, and click next.
- Finally, a green **confirmation box** will appear notifying the user the submission was successful.
- Once completed, the Add New/Manage Payments button will be disabled until the following business day.

Type of account:	Checking		
Account holder name:			
Routing number:			
Account number:	******0019		
Payment details			
Payment amount:	500		
Frequency:	Quarterly		
Day of month draft:	21		
Start on date:	04/17/2024		
-			
	ent changes above are correct.		
Enteryour name Jane Doe		14/17/2024	

8. Bank account validation is incomplete:

- Users have a maximum of three (3) attempts to verify their bank account information.
- o If the information cannot be verified on the first two attempts, a message will appear saying,
 - "This is your [first, second] attempt. We could not verify your bank account. Try a different bank account. Some bank accounts are unable to be validated through our 3rd party vendor."
 - These messages will also have a Contact Us link to show the Lincoln customer service number.
- If the information cannot be verified on the **final attempt**, a message will appear saying:
 - "You have exceeded the number of attempts to authenticate your bank account information. Please try again on the next business day or complete and return the <u>Electronic Funds Transfer (EFT) form.</u>"

Paper Check

Policy owners may also mail in a personal check to Lincoln to make their premium payment.

What you need to know

- To make a payment via mail, the policy owner should use the billing address found on their billing notice.
- To ensure your payment is applied promptly and accurately, the policy owner should include their policy number and note "premium payment" or "loan payment" on their check.
- To overnight a payment, the policy owner should send it to the Customer Service address for the <u>appropriate product</u>.
- Updates to the policy owner's mailing address can be made through their Lincoln online account.

Additional Resources

- eBill/ePay FAQs
- EFT Training Video
- Bill Payment Center on LFG.com

Please visit <u>www.LFG.com/GoDigital</u> to learn more about all of Lincoln's eCapabilities!

Frequently: A Lincoln is committed to providing life insuran providing convenient 24/7 access. Effective O select variable universal life, indexed universa	ctober 20, 2023, Lincoln is expanding two		
	the receive tensis (an electronic bill) when mers (or someone on their behall) can pay Electronic Delivers Sobject to State and/or Agence	UFE SOLUTIONS	
Countilion White is defin? County of the statement and as suscenced? White is defined for edfin? Note the signale for edfin? Note does my client get statemet?	Assiver refer dava - 3% storemet ner menne sken før prennen som sken for an en prenne før ansener efter for som pre kan All store for ansen - 4% store for som pre kan - 4% store for ansen - 4% store for ansen - 4% store for ansen foren metoda for som t foren ansende for ansen tanda for ansen - 4% store for ansen -	Online Electronic Funds Transfer (EFT) Experience	

Materials are for Financial Professional Use Only

For questions contact the Customer Contact Center at 1-800-487-1485

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates. Only Registered Representatives can sell variable products.