

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 (eBill)	Electronic Payment (ePay)	Electronic Funds Transfer (EFT)
eBill allows policy owners to receive electronic billing statements via email when their payments are due, replacing traditional paper statements.	ePay allows policy owners to make or schedule one-time premium payments through their online Lincoln account or permit someone else to make a one-time guest payment on their behalf <i>without</i> requiring a login.	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.
Learn More	Learn More	Learn More

Policy owners may also mail in a paper check 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

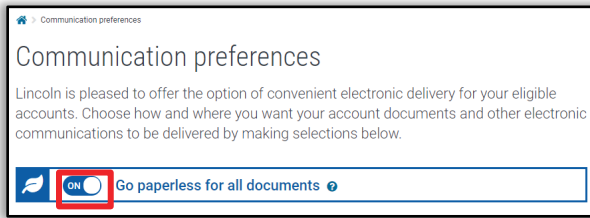
- eBill is only available for term products, Lincoln *MoneyGuard*® full suite of products and select* variable universal life, indexed universal life and universal life products.
- To opt into receiving electronic billing, the policy owner must log in or register for a [Lincoln online account](#).
- 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.

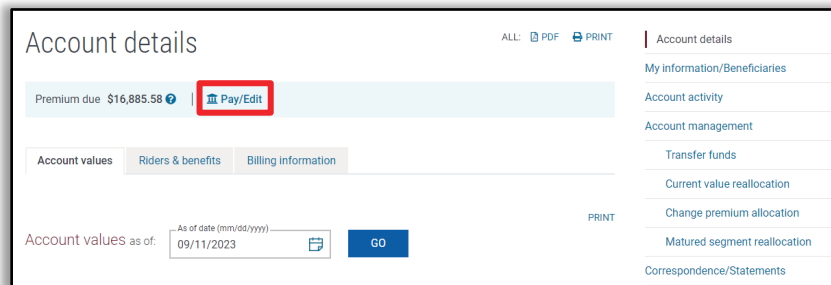
What you need to know

- 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](#).

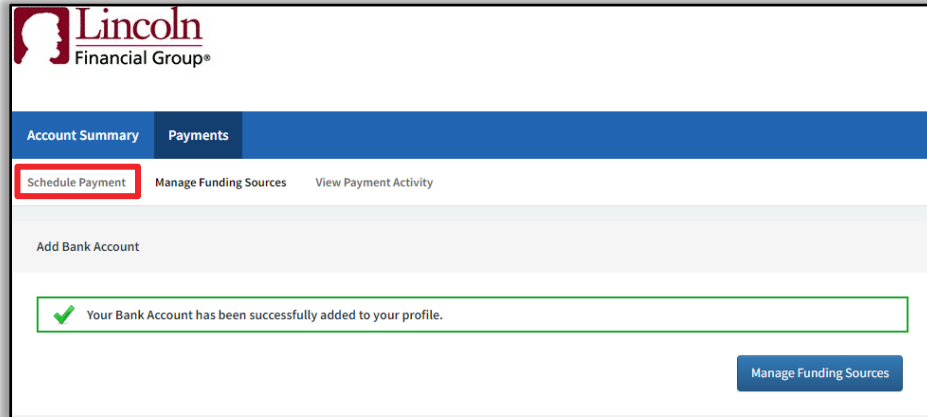
**ePay is not available on some of our older life products due to policy-specific circumstances. Reference the FAQ for a list of product availability.*

How to log in and make a one-time payment

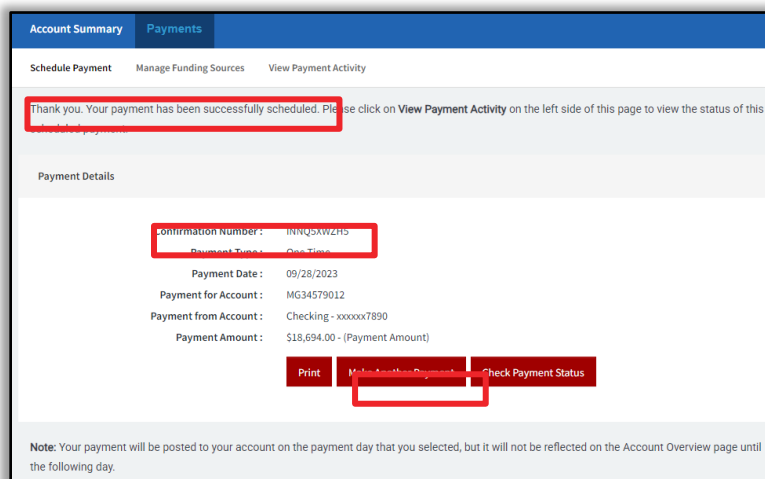
1. Create or log into your **Lincoln online account**.
2. On the Home Page under **Account Details**, the user will see the premium amount due; click **Pay/Edit**.



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.

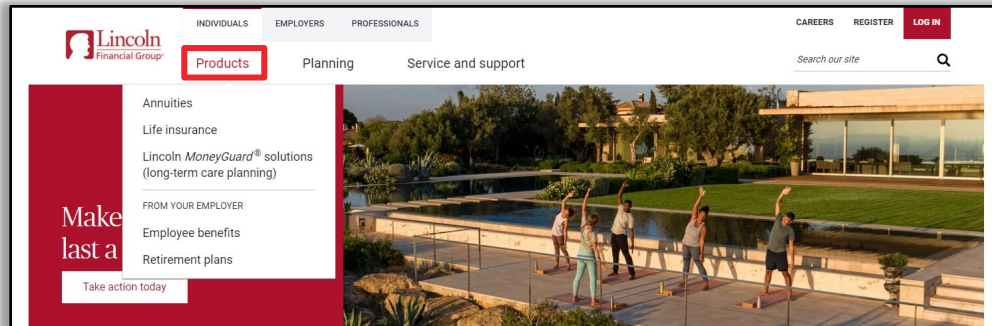


7. Select the **bank account** and the **payment date**. Click **Continue**.
 - a. Users can schedule the payment in advance.
 - b. If a same-day payment is desired, click continue before 4 pm ET. Any payment made after 4 pm ET, will be drafted the following day.
8. Confirm the payment information is 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.

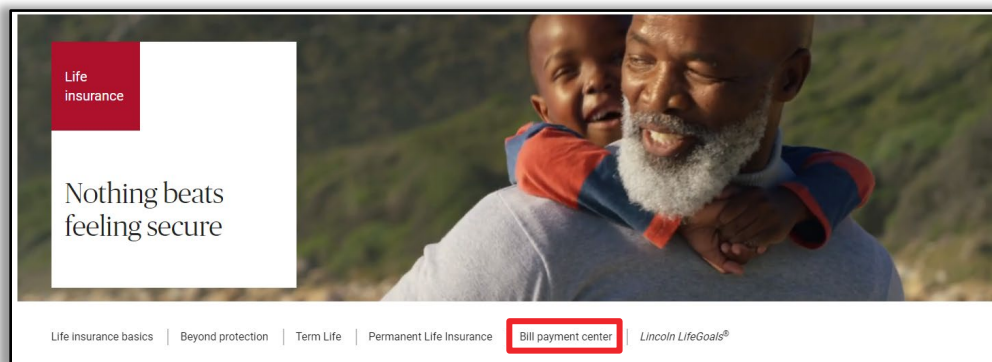


How to make a one-time guest payment (No login required)

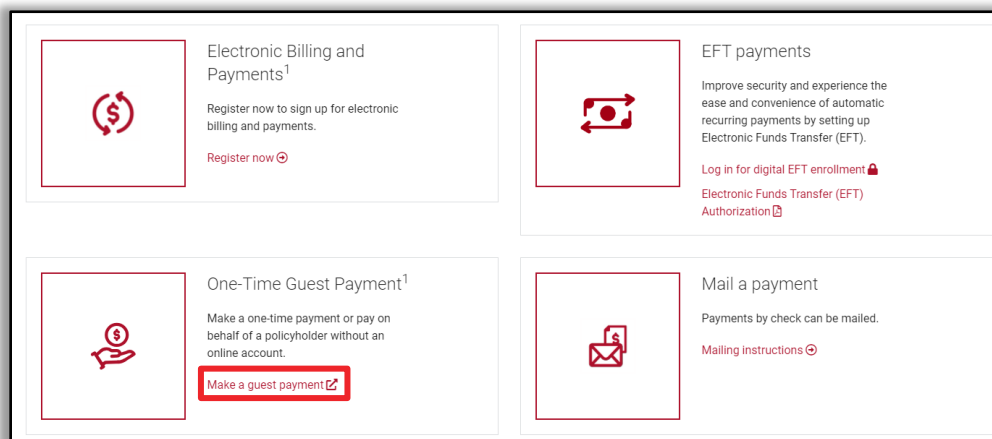
1. Go to **LincolnFinancial.com**
2. Under the **Products** tab, select your insurance type



3. Select the **Bill payment center** tab



4. Select **One-Time Guest Payment**



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)

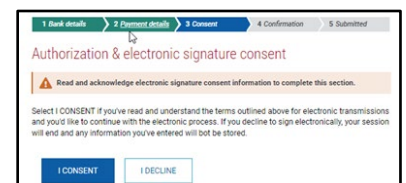
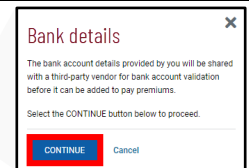
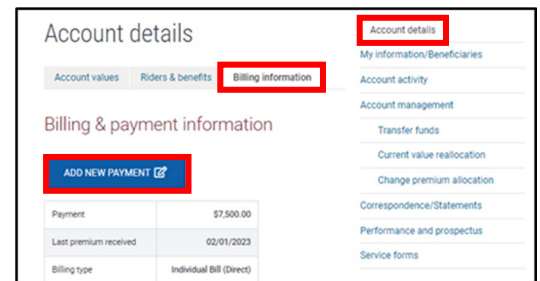
Electronic Funds Transfer (EFT) allows policy owners to set up automatic recurring premium payments or change the bank account for an existing EFT through their online Lincoln account.

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 not eligible for EFT:
 - Not paid current / Past due premium date
 - Pending placement
 - Not in good order
 - 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**.



- 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.

8. Bank account validation is **incomplete**:

- Users have a maximum of **three (3) attempts** to verify their bank account information.
- 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 [Electronic Funds Transfer \(EFT\) form.](#)”*

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 appropriate product.
- 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 www.LFG.com/GoDigital to learn more about all of Lincoln's eCapabilities!

The image shows two overlapping documents. The top document is titled "Lincoln Online Billing and Payment" and "Frequently Asked Questions - Updated September 2013". It contains a table with questions and answers regarding electronic delivery and payment. The bottom document is a video thumbnail titled "Online Electronic Funds Transfer (EFT) Experience" featuring a woman at a desk with a laptop and a play button icon.

Question	Answer
What is eBill?	eBill allows a "bill" statement to be sent to your e-mail address.
Can my client get both a mailed statement and an e-mailed statement?	No - once a client registers their statement will no longer be mailed.
Who is eligible for eBill?	All policies on the Var Page List: <ul style="list-style-type: none">• All Individual* policies• All VSA product except• All US product except• All Universal life products (does not include the US)
How does my client get started?	First policy owner must register their account on the website.

Materials are for Financial Professional Use Only

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

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