Online 1099 Tax Statements and Email Notification

Lincoln is excited to offer its **annuity and life insurance policy owners** the ability to access 1099 tax statements online and opt-in to go paperless and receive an annual email notification when their tax statement(s) are ready to view online, instead of receiving their 1099 tax documents via mail.

Thank you for helping Lincoln customers go paperless and utilize our secure, digital self-service options!

1) Access 1099 Tax Statements Online

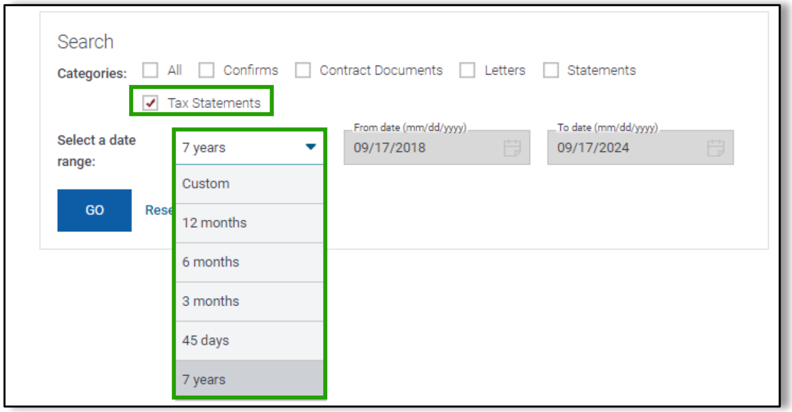
What's New	Registered customers can **view, download or print 1099 tax statements from the last <u>seven years</u>** within their LincolnFinancial.com online account.
Important Details	1. Tax statements for the previous year will be available online by January 31, as required by law. 2. Customers will be unable to access their tax forms online if: • They are not registered for a LincolnFinancial.com online account, or • They were terminated due to policy surrender or lapse due to non-premium payment. 3. Financial Professionals can view, download or print tax statements on behalf of a customer. 4. The seven-year date range only applies to tax statements, not to any other type of correspondence or statements.
Jump To	→ Customers: How to Access 1099 Tax Statements Online → Financial Professionals: How to Access 1099 Tax Statements Online → Frequently Asked Questions → Financial Professional Training Video

2) Opt-In to Go Paperless

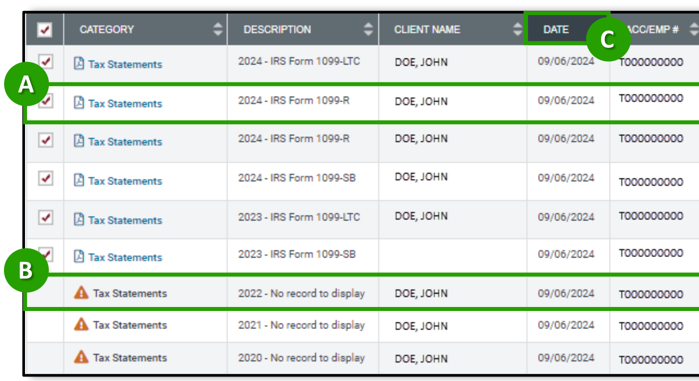
What's New	Registered customers can **<u>opt-in</u> to go paperless and receive an annual email notification when their tax statement(s) are ready to view online**, instead of receiving their 1099 tax documents via mail.
Important Details	1. Customers must <u>opt-in</u> to receive an annual email notification when their tax statement(s) are ready to view online. 2. Any changes made to a customer's tax statement delivery preferences in January may not be applied for the current year but will apply as soon as tax forms are available for the following year. 3. Financial Professionals cannot opt-in on behalf of a client. 4. Initially, this functionality will be delayed for customers in Utah.
Jump To	→ Customers: How to Opt-In to Go Paperless → Frequently Asked Questions → Financial Professional Training Video

Customers: How to Access 1099 Tax Statements Online

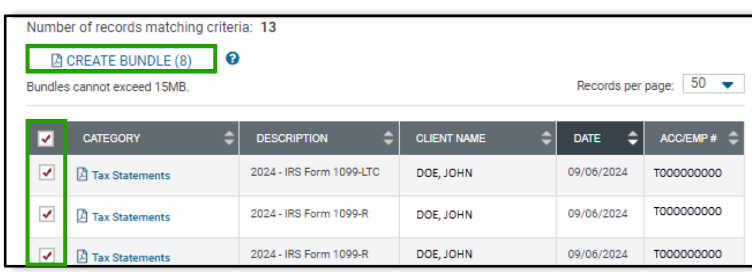
1. To access 1099 tax statements online, customers must **register** for a Lincoln online account **or log into their online account** at LincolnFinancial.com.
2. Once logged in, select **Correspondence/Statements** from the menu on the right side.
3. In the top Search Panel, check **Tax Statements** and select a **desired date range** (up to seven years).



4. Once the tax statements option is checked and the date range is selected, click the blue **Go** button.
5. Under Search Results, the customer will see a table listing all tax statements for the date range selected.
   A. Individual tax statements are linked in blue with the year and form name listed under the Description column.
   B. If a date range of seven years is selected and there are years with no taxable events, no tax documents will be available, and "No record to display" will show under the Description column.
   C. Note: The date column is the date of the search, not the day the tax statement was added.

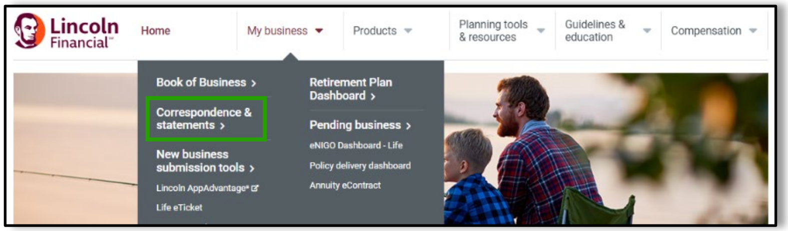


6. To view, print or download:
   A. **Individual:** Click on one of the Tax Statement links listed in blue. Download or print.
   B. **Multiple:** Check all desired statements and click the **Create Bundle** button. Download or print.



Financial Professionals: How to Access 1099 Tax Statements Online

1. To access 1099 tax statements online, Financial Professionals must **register** for a Lincoln online account **or log into their online account** at LincolnFinancial.com.
2. Once logged in, go to **My Business** from the top menu and select **Correspondence & Statements.**



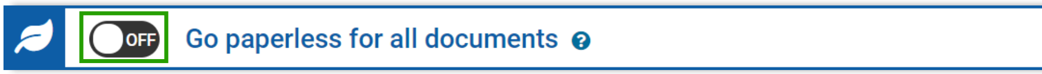
3. In the top Search Panel, check **Tax Statements** and select a **desired date range** (up to seven years).
4. Input the client's **account number** or **last name** and click the blue **Go** button.
5. Under Search Results, all tax statements for that individual client within the date range selected will appear.
    a. Individual tax statements are linked in blue with the year and form name listed under the Description column.
    b. If a date range of seven years is selected and there are years with no taxable events, no tax documents will be available, and "No record to display" will show under the Description column.
    c. *Note: The date column is the date of the search, not the day the tax statement was added.*
6. To view, print or download:
    a. **Individual:** Click on one of the Tax Statement links listed in blue. Download or print.
    b. **Multiple:** Check all desired statements and click the **Create Bundle** button. Download or print.

Frequently Asked Questions: Online 1099 Tax Statements

1. **I thought annuity customers could already see their tax statements online… is anything changing for them?**
Annuity customers can already view their current year's tax statements online (one year only). With this enhancement, they'll now be able to see the past <u>seven</u> years.
2. **I get that customers need to opt-in to receive an annual email notification when their tax statement(s) are ready to view online… do they need to opt-in to access their tax statements in their online account?**
No, tax statements will automatically be added to the customer's LincolnFinancial.com online account and can be accessed at any time.
3. **Is there any reason a customer wouldn't be able to access their tax documents in their online account?**
If the customer is not registered for an online LincolnFinancial.com account or they were terminated due to policy surrender or lapse due to non-premium payment, they will be unable to access their tax forms online. In addition, if a date range of seven years is selected and there are years with no taxable events, no tax documents will be available, and "No record to display" will show under the Description column.
4. **Can Financial Professionals access tax statements for their customers?**
Yes! With this enhancement, Financial Professionals can download/print/send tax statements right from their online account (without having to call the Call Center).

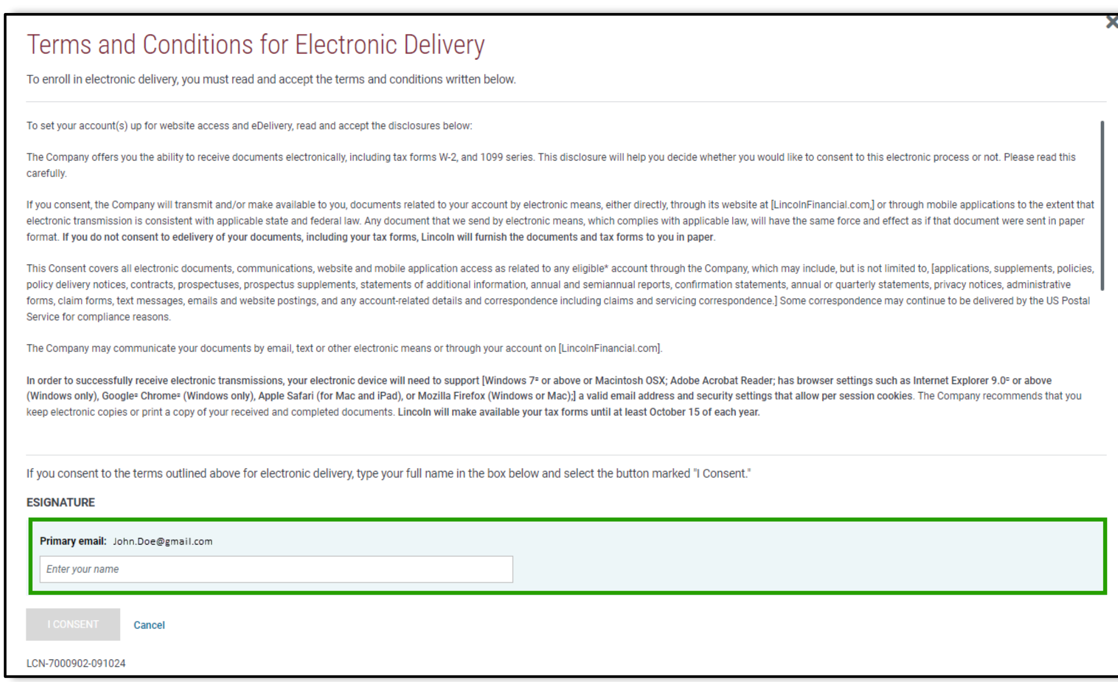
Customers: How to Opt-In to Go Paperless

1. To receive an annual email notification when their tax statement(s) are ready to view online, customers must **register** for a Lincoln online account **or log into their online account** at LincolnFinancial.com.
2. Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences.**
3. At the top, there is an option for the customer to toggle on to **"Go paperless for all documents,"** should they choose to do so. To opt-in to paperless tax statements only, keep reading.



4. Under **Document/Communication Type**, go to **Tax Statements.**
5. Under **Delivery Preferences**, select **Paperless** from the dropdown menu.
    a. *Note: The default setting is to mail.*

6. Under **Contact Preferences**, the customer will use the **checkbox** to decide which email addresses they'd like to have the tax statement notifications sent to.
    a. If an email address is not listed, add one by clicking the **Edit** button at the top. Up to two additional email addresses outside of the customer's registered user email may be added *(three total)*.
7. Click the **Save Changes** button at the bottom.
8. At this time, the customer must provide **eConsent** by entering their name.
    a. *Note: Customers in California have a special 2-step eConsent process.*



9. A **confirmation message** box will pop up saying the changes were successfully made.

10. The customer will receive a **confirmation email** confirming they have opted in to receive an email notification when their yearly tax statement(s) are available to view online, instead of receiving their 1099 tax documents via mail.

Frequently Asked Questions: Email Notifications

1. **What happens if a customer doesn't opt-in to be notified via email?**
   They will continue to receive their 1099 tax documents via mail.

2. **How many email addresses can be added to receive email notifications?**
   Customers can add up to three email addresses to receive an annual email notification when their tax statement(s) are ready to view online.

3. **Can Financial Professionals opt-in to receive an annual email notification when their client's tax statement(s) are ready to view online?**
   No, email notifications are for life and annuity customers with a LincolnFinancial.com online account only.

For additional questions, please contact our Customer Care Center at 800-487-1485.