

## LifeKeys® services

### EstateGuidance® — step-by-step online instructions to:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify wishes for your property
- Provide funeral and burial instructions

### GuidanceResources® — online access to information on:

- Law and regulations
- Money and investing
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

### Identity theft resources — online information to help you:

- Spot the warning signs
- Protect your cell phone, computer, and tax records from fraud
- Repair your credit if you become a victim
- Access credit reporting bureaus, the ID Theft Resource Center, and other essential resources

### Support resources for your beneficiaries



## Because life doesn't always go as planned.

No matter how well you plan your life, you can be sure a few unforeseen challenges will arise. When they do, it's reassuring to know that help and support are close at hand — thanks to *LifeKeys*® services from Lincoln Financial Group. If you are enrolled in life and/or AD&D insurance, this program provides access to a wide array of services to help you and your loved ones through life's ups and downs — and prepare you for whatever lies ahead.

### *LifeKeys*® services include:

#### Online will preparation

Having a will is important because it allows you to designate who will receive your property and assets when you die. Without one, your state determines how your estate is distributed. EstateGuidance® will preparation is a quick and easy way to create and execute a will.

#### Information on important life matters

You have access to GuidanceResources® Online, where you'll find articles, tutorials, videos, and "Ask the Expert" advice on a wide range of topics — including legal, financial, family, and career. It's a way to stay "in the know" on important matters that impact both your personal and professional life.

#### Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes an online resource for the information you need to recognize and prevent identity theft — and restore your good name.

#### Guidance and support for your beneficiaries

The *LifeKeys* comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.

*See the other side for important services for your beneficiaries. >*

## For your beneficiaries: help, guidance and support at a difficult time

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The emotional impact of losing a loved one can be profound and long-lasting. All too often, financial or legal issues can add to the stress. That's why *LifeKeys*® services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. They may be accessed by any combination totaling six in-person sessions for grief counseling, or legal or financial information, and unlimited phone counseling.

### **Grief counseling — advice, information, and referrals on:**

- Grief and loss
- Stress, anxiety, and depression
- Memorial planning information
- Concerns about children and teens

### **Financial services — online resources or advice from financial specialists on:**

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

### **Legal support — access to quick legal information on:**

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

### **Help with everyday life — comprehensive information on:**

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases

**It's easy to access *LifeKeys*® services. Just call 1-855-891-3684**

**or visit [GuidanceResources.com](https://www.guidanceresources.com).** (First-time user: Enter Web ID LifeKeys)

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

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