Because life doesn’t always go as planned.

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby—thanks to LifeKeys® services from Lincoln Financial Group.

LifeKeys services include:

**Discounts on shopping and entertainment**
You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows, and much more. Also available in the GuidanceNow mobile app.

**Help with important life matters**
You'll find supportive tools and advice on a wide range of topics—including legal, financial, family, and career on GuidanceResources Online. It's one way to stay "in the know" on matters that impact 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.

**Online will preparation**
Creating a will allows you to make vital decisions ahead of time—such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.

**Guidance and support for your beneficiaries**
LifeKeys is a comprehensive program that 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.
For your beneficiaries: help, guidance, and support at a difficult time

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

These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, 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

Legal support — quick access to legal information on:
- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

Financial services — online resources or advice from financial specialists on:
- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life — comprehensive information on:
- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases

It’s easy to access LifeKeys services. Just visit GuidanceResources.com, download the GuidanceNow mobile app, or call 855-891-3684. (First-time user: Enter Web ID LifeKeys)