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

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

**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

**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
- 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. (First-time user: Enter Web ID LifeKeys)