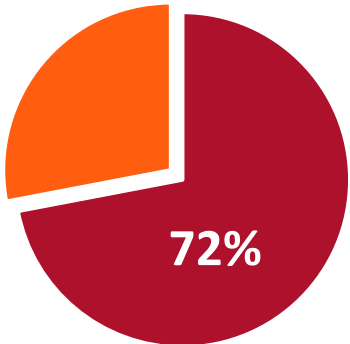


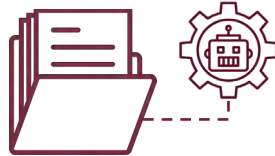



Lincoln is leading with a digital first strategy...

To give you more time to focus on what matters.

Our suite of digital capabilities eliminates paperwork, increases in-good-order submissions, streamlines underwriting decisions and offers same-day delivery of issued policies. Here's how we are doing:

<h2>eSubmission</h2>  <p>72%</p> <p>of applications year-to-date took advantage of streamlined digital submission experiences</p>	<h2>eInterview</h2>  <p>Complete in 20-30 minutes</p> <p>24/7 availability </p> <p>91% completion rate</p> <p>4 out of 5 completed within 24 hours</p>	<h2>Underwriting¹</h2> <p>40% of eligible cases lab-free</p>  <p>Qualifying cases enjoy a lab-free experience and receive offers</p> <p>3-4 weeks quicker</p>	<h2>eDelivery</h2>  <p>Same day digital policy delivery with eSignature</p>
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Contact your dedicated Lincoln Underwriting and New Business team to learn more.

Data shown is rolling 12 months through March 2024 and includes Life and MoneyGuard®. All eCapabilities are subject to state and product approval.

¹Lab-free process rate includes hybrid LTC and qualifying life insurance cases.

Life insurance issued by The Lincoln National Life Insurance Company, Fort Wayne, IN and Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. Contractual obligations are backed by the claims-paying ability of the issuing insurance company. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial Group is the marketing name of Lincoln National Corporation and its affiliates.