



Your term life and AD&D insurance claim

A guide to filing and benefits

Designed to provide peace of mind and help protect your family's financial future, term life and accidental death and dismemberment insurance (AD&D) can be used to cover immediate expenses in the event a loved one passes away or suffers an injury during a covered accident.

Submit a claim in three easy steps

To file a claim, simply:

- 1** Download a life claim form at LincolnFinancial.com, and provide answers to all questions, including the Accidental Death Benefit Information section, if applicable
- 2** Gather supporting documents for the claim, including:
 - A certified death certificate with the listed cause and manner of death
 - Beneficiary address information and payment election
 - Supporting beneficiary information if the beneficiary is deceased, an estate, a trust, or a minor
 - Copy of the official investigative report, if applicable
- 3** Send us your documents one of four ways:

| | | |
|------------------------------------|--|----------------------------|
| Email LifeClaims@LFG.com | Mail Lincoln Financial Group Life Claims P.O. Box 2649 Omaha, NE, 68103 | Fax 800-462-4660 |
| Call 800-423-2765 | | |

Additional valuable benefits

Your group term life insurance plan comes with other benefits, such as an accidental dismemberment benefit, an accelerated death benefit, and a waiver of premium.



Accidental dismemberment benefit

- Provides a benefit payment in the event you or your insured dependent(s) experience an injury (depending on severity) resulting in dismemberment (e.g., the loss of a hand, foot, or eye)
- To access the form, simply go to [LincolnFinancial.com](https://www.lincolnfinancial.com) and type "accidental dismemberment benefit" in the search field



Accelerated death benefit (also known as the living benefit)

- Allows you to withdraw a percentage of your coverage early in a one-time, lump-sum amount to help cover treatment costs (or anything else) in the event you or a loved one is diagnosed with a terminal illness. Upon the passing of the covered individual, beneficiaries will receive the rest of the money as a death benefit.
- To access the form, simply go to [LincolnFinancial.com](https://www.lincolnfinancial.com) and type "accelerated death benefit" in the search field



Waiver of premium benefit

- Enables you to stop making payments on your life insurance coverage if you become disabled and are unable to work for more than six months
- To access the form, simply go to [LincolnFinancial.com](https://www.lincolnfinancial.com) and type "waiver of premium benefit" in the search field



Need help?

Call us at 800-423-2765 or email us at clientservices@LFG.com

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