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)

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