



## Notice of Privacy Policy

*This notice is being sent to you by The Lincoln National Life Insurance Company, Lincoln Financial Advisors Corporation or Lincoln Life & Annuity Company of New York.*

We are committed to maintaining the confidentiality and security of personal information gathered from potential, current and former customers. The proper handling of personal information continues to be one of our highest priorities. As a valued customer who provides us with nonpublic personal information, we want you to know why we need this information and we want to explain our commitment to protecting the information you provide.

### Customer Information

We collect and maintain only information necessary for us to be able to provide the services requested by you and to administer your business with us. We may collect nonpublic personal information from the following sources:

- From you when you complete an application or other form (such as name, address, social security number, assets, income, or medical information).
- From your transactions with us, our affiliates or others (such as payroll data, contribution amounts, account balances, payment history, or transactions completed with us).
- From a consumer reporting agency (such as credit history).

### Sharing Information

We only share your nonpublic personal information with affiliated or nonaffiliated companies or individuals that perform servicing functions on our behalf or as permitted by law (such as governmental and consumer reporting agencies).

In the normal course of our business, we may disclose some or all of the above described information to nonaffiliated companies or individuals that contract with us to perform services or function on our behalf, such as:

- Record keeping
- Statement preparation
- Administrative services
- Distribution of materials
- Computer-related services
- Joint marketing of our products and services

When we provide nonpublic personal information to a service provider, we require the provider to agree to safeguard your information, to use that information only for the intended purpose and to abide by applicable law.

### Access to Information

Only employees, agents or representatives with a valid business reason have access to your nonpublic personal information. All such persons who work with confidential information are educated on the importance of maintaining the confidentiality and security of the information and are required to abide by our information-handling practices.

### Protection of Information

We maintain security standards to protect your information, whether written, spoken, or electronic. We update and test our systems to assure protection and integrity of the information.

### Maintenance of Accurate Information

We strive to maintain accurate, up-to-date customer records in accordance with industry standards. Procedures have been established to keep information current and complete. These procedures include responding to requests to correct information in a timely manner.

### Disclosure of our Privacy Policy

We recognize and respect the privacy concerns of potential, current and former customers, and are committed to safeguarding nonpublic personal information. As a member of the financial services industry, we are sending you this notice for informational purposes and will update and distribute it as required by law. If you have multiple policies or contracts with us, you may receive more than one notice.

*Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.*