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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