Keeping your life insurance active

To help you stay protected if you lose coverage while you're an active employee, or no longer work for your employer, Lincoln allows you to convert your group life policy to an individual life policy without providing evidence of insurability (EOI), which is a documentation of your health history.

What you need to know

Q: When do I need to apply to convert my group term life insurance?

A: Call Lincoln at **877-321-1015** within 31 days from your loss of coverage to request a premium quote for converting your coverage. During this 31-day period, your group life insurance coverage will remain active under your employer's plan without additional cost to you.

Q: How much individual life insurance may I obtain when I convert my insurance?

A: When you convert, you can apply for individual life insurance coverage equal to or less than the benefit amount of the group term life insurance you had with your employer.

Q: How much does conversion cost?

A: Several factors, including your age, sex, state of residence, and smoker status at the time of conversion, help determine the planned premium for your individual universal life (UL) policy. Coverage features a flexible premium design that can change over time, based on policy performance and your evolving needs.

Q: What are the steps to convert my policy?

A: Call **877-321-1015** to request a quote. If you accept the quote, we'll complete the application over the phone. You'll receive a packet, including a letter of instructions, the required forms, and the premium needed by the date indicated in the letter.

Q: Will I be required to provide EOI?

A: No. A medical examination or other EOI is not required.

Q: What happens after I submit an application?

A: Once we've processed your paperwork and premium, you'll receive documentation of your new individual UL policy, typically within three to four weeks.

In the event of conflicts between this document and the group policy, the terms of the policy control.

Mail completed forms and the first quarter's premium payment to the following address:

The Lincoln National
Life Insurance Company
P.O. Box 0821
Carol Stream, IL, 60132-0821

Please note: A quote request is not a guarantee of acceptance. We'll review and verify a completed application for eligibility. All required forms and a premium payment must be received by date requested.

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Order code: LFE-CNV-FLI001

Questions?

Contact Lincoln customer service at **877-321-1015**
Monday through Friday, between 8:00 a.m. and 7:00 p.m., Eastern.

Lincoln Financial Group®

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