

HOW TO DO BUSINESS WITH LINCOLN FINANCIAL

Lincoln Financial- Direct Access:

Submission:

- New business applications should be submitted via fax directly to 877-233-8629 or 866-221-4226. Applications can also be mailed to the address below.
- Applications can also be emailed to nbagencyteam@lfg.com
- Fax requirements to 877-233-8629 or 866-221-4226.
- Address:

Lincoln Financial Group
One Granite Place
PO BOX 515
Concord, NH 03301
Attention: New Business

Checking Case Status:

- Agents can register to track cases on line at www.lincolnfinancialnetwork.com
- Agents can call Lincoln Financial at 800-258-3648.

Please mail premiums to:

Lincoln Financial Group
One Granite Place
PO BOX 515
Concord, NH 03301
Attention: New Business

Commissions:

- All questions regarding commissions agents can call 800-258-3648.

Illustrations and Marketing Support:

- Agents contracted directly with OAKTREE Brokerage can call a member of the agent services team at 800-842-9124 ext. 406 or email them at agentservices@otfc.com
- Agents can also call 866-457-3658 for marketing support or email agencyquickquotes@lfg.com for illustrations.

How to Communicate with Producer Solutions Retail Staff

GA Service Center

Compensation@lfg.com

[800-238-6252 option 1, option 1, option 1, option 2](tel:800-238-6252)
[or 800-258-3648 option 1, extension 6161](tel:800-258-3648)

Title:

Name:

Compensation Relationship Consultant	Jennifer Alfeld
Compensation Relationship Consultant	Candy Bordner
Compensation Relationship Consultant	Renee Dillon
Compensation Relationship Consultant	Sarah Connor
Compensation Relationship Consultant	Sonja Situm
Compensation Relationship Consultant	Justin Whitmore

Commission inquiries
EFT issues

GA Compensation Escalated Issues

Title:

Name:

Phone Number:

Sr. Compensation Relationship Consultant	Kathleen Bennett	260-455-3681
Sr. Compensation Relationship Consultant	Jennifer Butler	260-455-2493
Retail Distribution Sr. Supervisor	Dan Ostrowski	260-455-1652

GA Contracting

GAContracting@lfg.com

[800-238-6252 option 1, option 2, option 1](tel:800-238-6252)

Title:

Name:

Business Technical Consultant	Erik Danielson
Licensing/Contracting Consultant	Heather Addison
Licensing/Contracting Consultant	Brad Amstutz
Licensing/Contracting Consultant	Ian Boen
Licensing/Contracting Consultant	Matt Kirk

Contract Hierarchy set-ups
Contract terminations
Contract Maintenance

GA Licensing Escalated Issues

Title:

Name:

Phone Number:

Retail Contracting Manager	Lindsay Clifford	260-455-2052
Retail Distribution Director	Shelley Jennings	260-455-5635



Industry-Leading Underwriting

Agency Team Contact Information

Contact Information

Mailing address	Quick Quotes	Toll-free number	Dedicated fax line
Lincoln Financial Group Underwriting & New Business One Granite Place, MC 3N26 Concord, NH 03301	AgencyQuickQuotes@lfg.com	866 227-6471	877 233-8629

New Application & Requirement Attachments Only

	E-mail
Dedicated E-mail	NBAgencyTeam@lfg.com

Leadership

	Role	Telephone	E-mail
Tracy Dyer	AVP, Underwriting Account Executive	603 226-5486	Tracy.Dyer@lfg.com
Kara Adams	Operations Manager	603 226-5015	Kara.Adams@lfg.com
John Condon	Senior Underwriting Director	603 226-5091	John.Condon@lfg.com

Underwriters

	Role	Telephone	E-mail
Patricia Cain	Associate Underwriting Director	866 863-8493	Patricia.Cain@lfg.com
Phil Paveglio	Associate Underwriting Director	603 529-6724	Phil.Paveglio@lfg.com
JaLayne Kuzma	Senior Underwriter	603 223-5845	JaLayne.Kuzma@lfg.com
Susan Waskom	Senior Underwriter	336 691-3546	Susan.Waskom@lfg.com
Judy Foss	Underwriter	603 226-5182	Judith.Foss@lfg.com
Alysia Lehneman-Tilton	Underwriter	603 223-5847	Alysia.Lehneman-Tilton@lfg.com

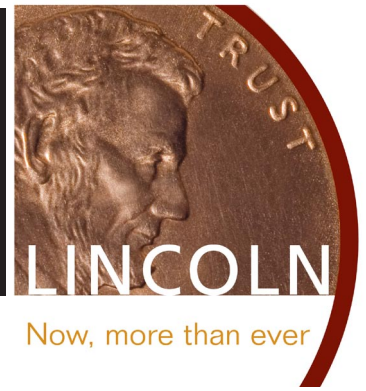
New Business Associates

	Role	Telephone	E-mail
Andrea Lewis	Senior New Business Associate	603 223-6219	Andrea.Lewis@lfg.com
Heather Cobb	New Business Associate II	603 223-5006	Heather.Cobb@lfg.com
Jennifer Levesque	New Business Associate II	603 226-5115	Jennifer.Levesque@lfg.com
Bobbi Carlson	New Business Associate	603 223-5386	Roberta.Carlson@lfg.com
Laurie Gross	New Business Associate	603 226-5902	Laurie.Gross@lfg.com
Thomas Maxwell	New Business Associate	603 226-5565	Thomas.Maxwell@lfg.com
Rachel McKamy	New Business Associate	603 226-5180	Rachel.McKamy@lfg.com
Alicia Rainville	New Business Associate	603 226-5905	Alicia.Rainville@lfg.com

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

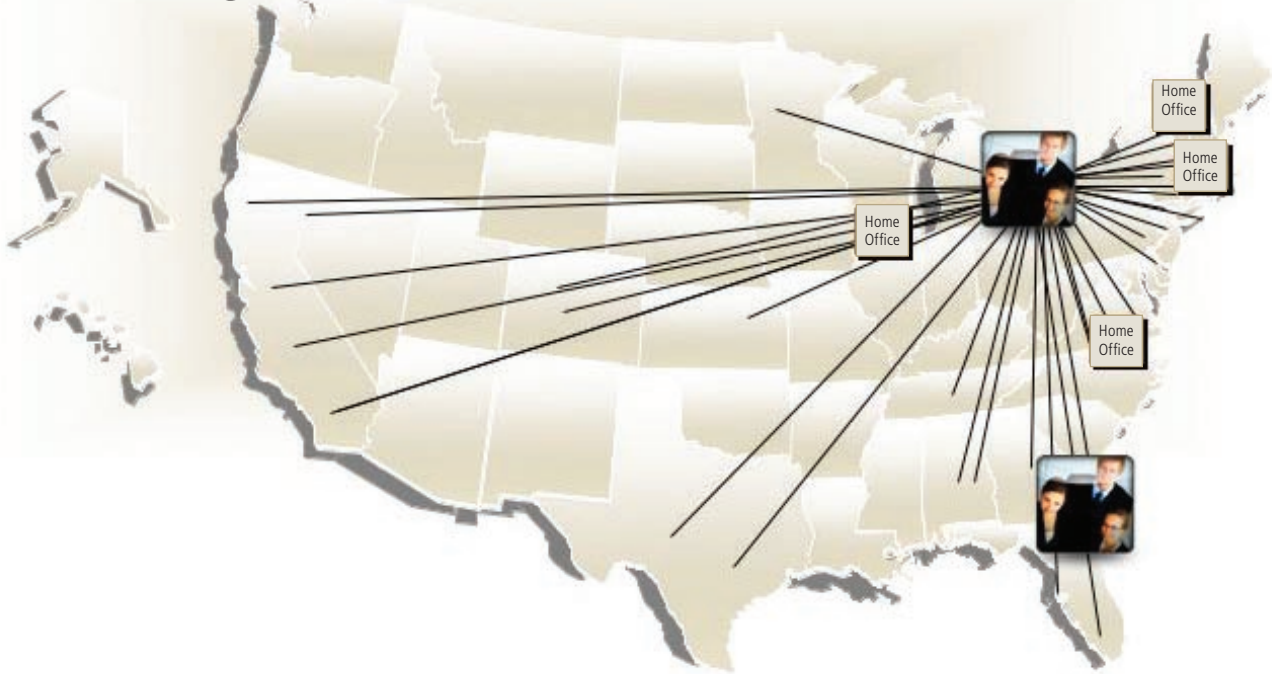
LFN's Advanced Sales Support HOTLINE!!!

877-LFN-4111



Now, more than ever

Introducing...ONE STOP access to all of Lincoln's resources!



ADVISOR SUPPORT ☎ 1-877-LFN-4111 (877 536-4111) 🖱 LFN4111@LFG.com

What's New

- Advisors have one number to call to get connected to the help they need throughout LFG. We will answer your questions or connect you with advanced sales attorneys, LifeComp, Competiton Unit, Product Specialists, etc. This is not to replace who you already call directly. If you don't know who to call . . . call us!

How It Works

- Calls are answered live by the Advanced Sales Hotline team between 8:30 am and 5:30 pm Eastern Time, Monday through Friday; messages are answered the next business day.
- The National Call Center (a service of LFN's Advanced Sales Hotline) team will answer questions, connect advisors to the appropriate resource or specialist within the Lincoln Financial family.
- If requested, the Advanced Sales Hotline will also recommend joint work specialists in your area.

Connecting Our PREMIER PARTNERS® members...to a team of dedicated support specialists who have the ability to reach across Lincoln for additional expertise. Lincoln, now more than ever! (See page 2 for Questions and Answers.)

LFN's Advanced Sales HOTLINE Q&A - Advisor Access

1. What is the Advanced Sales Hotline?

The LFN Advanced Sales HOTLINE provides advisors with a unique opportunity to experience the “Power of the Network”. Within LFN, we have an additional connection point and another level of support for our advisors. The Advanced Sales Hotline provides a gateway to access resources across Lincoln and be connected to a valued associate skilled in a particular area of expertise. This previously unadvertised resource has already proved valuable in matching support for our advisors. We are now in position to “turn on its full power” to take advantage of our unique national support advantage.

2. Can LFN advisors still call resources they have developed a relationship with directly?

Absolutely! However, if for any reason they are unavailable, you will now have the ability to be connected to another resource who is available and highly skilled to address your question. You will have seamless access to information and support.

3. Where does the number ring? Who will answer?

The **877-LFN-4111 (877 536-4111)** number rings into one of our LFN National Planning Center locations.

A member of the team will be available to answer calls from 8:30 a.m. to 5:30 p.m. Eastern time Monday through Friday.

The team members are Case Managers and Directors of Planning who are ready to help you.

If team members are assisting other advisors, you will have the option to leave a message.

4. How long before my phone call is returned?

It is our goal to return your call within one hour during regular hours of operation. If your call is urgent and you require an immediate response a number will be provided for you to call and a member of the team will be paged so your call can be returned at the earliest possible opportunity. With 13 people on staff, we expect most calls will be immediately answered. These team members will be answering the phone; however, we have a much broader range of associates available to actually answer your questions and assist you with your particular question.

We will draw upon our expertise throughout Lincoln Financial including:

- Advanced Sales Attorneys
- Competitive Services Unit
- LFD Product Specialists
- LifeComp
- National Planning Center

We also ask you to keep in mind that if we need to reach out to another resource in the Network to address your question, our goal is to have the individual best suited to address your question return your call within one business day.

5. Can I request someone to work with me on a case?

For advisors requesting joint work support we are currently able to recommend advisors who specialize in Estate Planning, Business Planning to include LifeComp, Insurance Planning, and Investment Planning. To learn how to qualify please e-mail Jackie.Glasscock@LFG.com.



Lincoln Financial Distributors® Retail RMD Map

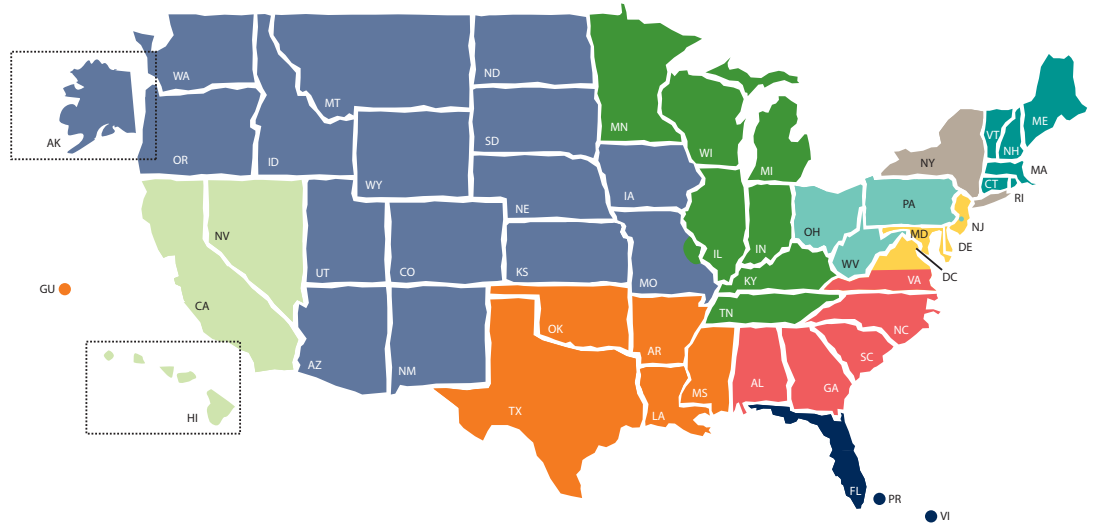
Life Insurance Sales Support—877 533-0118 option 2, option 4, and option 1
Lincoln MoneyGuard® Reserve Sales Support—877 LINC-MGR (877 546-2647)
for LFN sales support, option 2 then option 1

Tom Tooley
National Sales Manager of
Independent Planning Life Sales
860 466-1308

Brad Mendenhall
Divisional Sales Manager
866 461-5533

Christy Borkowski
Life Team Leader
860 466-3131

Matt Raisman
MoneyGuard® Team Leader
484 583-6531



States	External	Phone	Internal	Phone
CA, HI, NV	Dan Horrigan	858 752-8068	Life: Mike Jackson MoneyGuard: Cole VanAssche	336 691-4775 484 583-6508
IL; IN; KY; MI; MN; St. Louis Metro Area, MO; TN; WI ; Farm Financial Strategies – IA	John Kearney	847 989-5720	Life: Patrick Swayne MoneyGuard: Cole VanAssche	860 466-1810 484 583-6508
AR, GU, LA, MS, OK, TX	Ken Winebrenner	800 348-6424	Life: Terri Cooley MoneyGuard: Cole VanAssche	800 348-6424 484 583-6508
AK, AZ, CO, IA, ID, KS, MO (except St. Louis), MT, ND, NE, NM, OR, SD, UT, WA, WY	David Klein	913 609-0646	Life: Troy Ambler MoneyGuard: Victor Chan	336 691-3940 484 583-6007
OH; PA; WV; LFA office in Cherry Hill, NJ	Bob Donnelly	866 396-6693	Life: Renee Rheaume-Leppard MoneyGuard: Victor Chan	603 229-6107 484 583-6007
NY	Brian Olenick	267 259-1557	Life: Karl Oliveira MoneyGuard: Sean Kane	860 466-1455 484 583-3721
DC, DE, MD, NJ, northern VA	Michael Brogan	610 246-3502	Life: Dan Worth MoneyGuard: Sean Kane	860 466-2780 484 583-3721
AL, GA, NC, SC, southern VA	Mike Hamilton	860 301-4934	Life: Doris Comerford MoneyGuard: Sean Kane	336 691-4202 484 583-3721
FL, PR, VI, Georgia ABGA Bill Baxter	Jim Patosky	727 944-2879	Life: Open MoneyGuard: Victor Chan	484 583-6007
CT, MA, ME, NH, RI, VT	David Del Valle	860 833-1924	Life: Janet Eldridge-Peter MoneyGuard: Victor Chan	603 229-6045 484 583-6007
Life Product Specialist	Richard Forcht	972 509-1496	Karen Gilmore-Buxton	603 226-5989