

To set your account(s) up for eDelivery, read and accept the disclosures below:

*CONSUMER.EMAILADDRESS@LOCATEDHERE*

**The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York**  
(hereinafter referred to as the "Company")

The Company offers you the ability to receive documents electronically. This disclosure will help you decide whether you would like to consent to this electronic process or not. Please read this carefully.

If you consent, by selecting **I Consent** below, the Company will transmit documents to you related to your account\* by electronic means through its website at [LincolnFinancial.com](http://LincolnFinancial.com), to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document were sent in paper format.

This Consent covers all electronic documents and communications as related to any eligible\*\* account through the Company, which may include, but is not limited to, applications, supplements, policies, policy delivery notices, contracts, prospectuses, prospectus supplements, statements of additional information, annual and semiannual reports, confirmation statements, annual or quarterly statements, administrative forms, claim forms, and any account-related correspondence including claims and servicing correspondence. Some correspondence may continue to be delivered by the US Postal Service for compliance reasons.

The Company will notify you of your documents availability by email or attach your documents within the email itself. If your documents are not contained within the email, please access your account on [LincolnFinancial.com](http://LincolnFinancial.com) to view your electronic transmission.

In order to successfully receive electronic transmissions, it is recommended that your electronic device supports Windows 7® or above or Macintosh OSX; Adobe Acrobat Reader; has browser settings such as Internet Explorer 9.0® or above (Windows only), Google® Chrome® (Windows only), Apple Safari (for Mac and iPad), or Mozilla Firefox (Windows or Mac); a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your received and completed documents.

The Company will only transmit documents to you electronically if you consent. Such consent is voluntary. You are not required to consent to electronic transmissions if you prefer not to do so.

If you consent to receive documents electronically, the Company will provide you with a paper copy of any document sent electronically upon your request. The Company will not charge a fee for this service.

If you wish to revoke the consent to receive documents electronically and want to receive all future documents via paper mail, you may notify the Company by one of the methods shown below, otherwise this consent will continue until revoked.

If your email account changes we suggest that you notify your agent or the Company so that the Company's contact information for you remains current and accurate. You may update your profile via the Company web page, [LincolnFinancial.com](http://LincolnFinancial.com), or contact us in writing via first class mail with sufficient postage to The Lincoln National Life Insurance Company/Lincoln Life & Annuity Company of New York 100 N. Greene Street, Greensboro, NC 27401 or via telephone for The Lincoln National Life Insurance Company, Life Service at 1-800-487-1485 or The Lincoln National Life Insurance Company, Annuity Service at 1-800-654-5088.

If you consent to the terms outlined above for electronic transmissions, click on the button marked 'I Consent.'

Signature: \_\_\_\_\_ *Electronically provided with consent*

\*Account refers to Life Policies and/or Annuity Contracts or "Certificates".

\*\*Eligible refers to accounts that are currently in force or that will be in force and are available for electronic transmission.