



# Procedures for Complaints

## Regarding Accounting, Internal Accounting Controls, Auditing or Securities Law Matters

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Any person may submit a good faith complaint regarding accounting, internal accounting controls or auditing matters or potential violations of securities laws to the Audit Committee of the Board of Directors of Lincoln National Corporation (the "Audit Committee") and/or the management of Lincoln National Corporation or its subsidiaries (collectively, "LNC"). LNC is committed to achieving compliance with all applicable laws and regulations, accounting standards, accounting controls and audit practices.

In order to facilitate the reporting of complaints, the Audit Committee has established the following procedures for the receipt, retention and treatment of complaints regarding accounting, internal accounting controls, auditing matters, or any potential violations of securities laws.

### Receipt of Complaints

Complaints or concerns regarding accounting, internal accounting controls, auditing or securities law matters may be reported, including on a confidential, anonymous basis, as follows:

1. By contacting LNC's Ethics Hotline at 800-381-8482 or <https://lfg.ethicspoint.com>.
2. By contacting the Office of the General Counsel through regular or, in the case of an employee complaint, interoffice mail marked CONFIDENTIAL and addressed as follows:

Office of the General Counsel  
Lincoln National Corporation  
150 N. Radnor Chester Road  
Radnor, PA 19087

3. By contacting the Audit Committee through regular or, in the case of an employee complaint, interoffice mail marked CONFIDENTIAL and addressed as follows:

Chair of the Audit Committee c/o Corporate Secretary Office  
Lincoln Financial Group  
150 Radnor Chester Road  
Radnor, PA 19087

Furthermore, employees may raise such concerns directly with their supervisor, business unit compliance department or the Enterprise Compliance and Ethics Department.

### Scope of Matters Covered by These Procedures

These procedures relate to complaints about questionable accounting, internal accounting controls or auditing matters or potential violations of securities laws, including, without limitation, the following:

- Fraud or deliberate error in the preparation, evaluation, review or audit of any financial statement of LNC;
- Fraud or deliberate error in the recording or maintaining of financial records of LNC;
- Deficiencies in or noncompliance with LNC's internal accounting controls;
- Misrepresentation or false statement to or by a senior officer or accountant regarding a matter contained in the financial records, financial reports, or audit reports of LNC; or
- Deviation from full and fair reporting of LNC's financial condition.

#### Treatment of Complaints under these Procedures

All complaints reported under these procedures will be forwarded to the Office of the General Counsel or the Chief Ethics and Compliance Officer. Unless reported directly to the Audit Committee, complaints pertaining to matters covered by these procedures will be forwarded to the Chair of the Audit Committee.

Upon the receipt of a complaint, the Chair of the Audit Committee will direct the Office of the General Counsel or the Chief Ethics and Compliance Officer to (i) determine whether the complaint pertains to a matter covered by these procedures and (ii) when possible, acknowledge receipt of the complaint to the sender.

Complaints relating to matters covered by these procedures will be reviewed and investigated under Audit Committee direction and oversight by the Office of the General Counsel, or such other persons as the Audit Committee determines to be appropriate. Confidentiality will be maintained, to the fullest extent possible, consistent with the need to conduct an adequate review and investigation.

Prompt and appropriate corrective action will be taken when and as warranted in the judgment of the Audit Committee.

The Company will not discharge, demote, suspend, threaten, harass or in any manner discriminate against any employee in the terms and conditions of employment based upon any lawful actions of such employee with respect to good faith reporting of complaints regarding matters covered by these procedures or otherwise of which the employee has a reasonable belief as specified in Section 806 of the Sarbanes-Oxley Act of 2002 and Section 21F of the Securities Exchange Act of 1934, as amended, and the rules and regulations promulgated thereunder.

#### Reporting and Retention of Complaints and Investigations

LNC will maintain a log of all complaints covered by these procedures, tracking their receipt, investigation and resolution. The log will be maintained by LNC's Chief Ethics and Compliance Officer.