

**CONTACT THE BOARD OF DIRECTORS
OF
LINCOLN NATIONAL CORPORATION**

Lincoln National Corporation is committed to abiding by its Code of Conduct and the values it reflects. Employees, shareholders or other interested parties with information pertaining to any possible violation of our Code of Conduct, or concerns or complaints pertaining to our accounting, internal accounting controls, auditing or securities law matters, or other concerns are invited to communicate this information to Outside members of the Board of Directors at:

The Outside Directors¹
Lincoln National Corporation
150 N. Radnor Chester Road
Radnor, PA 19087
Facsimile: 484-583-1421
Attention: Office of the Corporate Secretary
independentdirectors@lfg.com

- All complaints and concerns will be received and processed by the Corporate Secretary.
- Relevant and appropriate complaints and concerns will be referred to our Board's non-executive Chairman of the Board.
- If a communication relates to possible violations of our Code of Conduct or contains concerns or complaints regarding our accounting, internal accounting controls or auditing matters or potential violations of securities laws, it will be referred to the Audit Committee of the Board, which has a policy for the treatment of such complaints. The policy can be found on our website at www.lfg.com.
- You may report your concerns anonymously and/or confidentially. If you choose to report your concerns anonymously, we will be unable to contact you in the event we require further information in the course of our investigation. If you choose to report your concerns confidentially, we cannot guarantee absolute confidentiality. In certain circumstances, it would be impossible to conduct a thorough investigation without revealing your identity. No retaliatory action will be taken against employees who raise any concern in good faith.
- Employees are reminded that they have the option of reporting their concerns to the LFG Code of Conduct Ethics Hotline located on one.LFG.com and www.lfg.com.

¹ You may direct communications to the full Board of Directors by addressing them to "The Board of Directors" instead of "The Outside Directors."