

NOTICE TO INSURANCE POLICY OWNERS AND ANNUITY CONTRACT HOLDERS CURRENTLY RESIDING OUTSIDE THE UNITED STATES

Due to the global COVID-19 pandemic, the United States Postal Service has restricted mail service to and from certain countries. As a result, you may not receive correspondence from Lincoln, including:

- 1) Administrative correspondence;
- 2) Prospectus and Prospectus Supplements
- 3) Annual Reports
- 4) Annual Statements
- 5) Quarterly Statements; and
- 6) Confirmation Notifications

Lincoln will send all correspondence that was unable to be delivered to you as soon the United States Postal Service lifts the mail restriction on your current country of residence. You may check the United States Postal Service website <https://about.usps.com/newsroom/service-alerts/international/welcome.htm> to get the most current status regarding your current country of residence

Since the information contained in our correspondence is important to assist you in understanding the status of your policy or contract and is time sensitive, we encourage you to contact your Financial Professional or us directly at 877-275-5462, from Monday through Friday, between 8:00 a.m. and 6:00 p.m. Eastern to arrange electronic delivery of correspondence.

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