

Annuity Claims

Frequently Asked Questions

What should you do?

1. When the beneficiary is an estate:

- The claimant's statement must be completed by the court-appointed executor of the estate.
- A certified copy of the letters testamentary must be included.
- The tax identification number for the estate is required (cannot use the insured's Social Security number).
- If the estate qualifies, you may submit a small estate affidavit in lieu of the certified copy of the letters testamentary. (Check your state's guidelines.)
- The options available to an estate are a lump sum or 5-year deferral (estate must stay open for the 5-year deferral period), or continue *i4Life*® Advantage on a nonqualified contract if previously running on the contract.

2. When the beneficiary is a trust:

- The claimant's statement and the Certificate of Trustee Powers form must be completed by the trustee(s) of the trust.
- The tax identification of the trust (cannot use the deceased's Social Security number).
- If the trust is a testamentary trust we require a copy of the probated will and letters testamentary appointing the executor.
- The only options available to a trust are a 5-year deferral, lump sum or continue *i4Life* on a nonqualified contract if previously running on the contract.

3. When the beneficiary is a minor (under the age of majority):

Note: Every state has different requirements, which vary depending on the amount of the benefits payable.

- The claimant's statement must be completed by the legal guardian/custodian of the minor's estate.
- A certified copy of the court appointment for the minor's estate is required.
- The minor's personal Social Security number must be provided.

4. When the beneficiary is legally incompetent:

- The claimant's statement must be completed by either the power of attorney (see instructions for power of attorney under frequently asked question number 5) or the legal guardian/conservator of the beneficiary.
- A certified copy of the court-approved appointment must be submitted if there is a legal guardian/conservator.
- The beneficiary's Social Security number is required, but not the representative's.

5. If a power of attorney is completing the claimant's statement on behalf of the beneficiary:

- A copy of the power of attorney document must be submitted and cannot be more than three years old.
- If the document is older than three years, a power of attorney affidavit must be provided indicating the document has not been revoked.
- The beneficiary's Social Security number must be provided (cannot use the attorney-in-fact's).

6. When the beneficiary's name is different than the one listed on the beneficiary designation:

- a. If the beneficiary's name has changed due to marriage, divorce, etc., include a copy of the legal document (marriage certificate, divorce decree, etc.) that documents the name change.

7. When the beneficiary designation reads "children" or a similar designation:

- a. A Distinctive Payee Arrangement form is required.
- b. A separate claimant's statement must be completed for each child listed on the Distinctive Payee Arrangement form.

8. If the beneficiary predeceased or postdeceased the insured, but prior to submitting the claimant's statement:

- a. A copy of the certified death certificate for that beneficiary is required.
- b. Upon notification that a beneficiary is deceased, the contract will be reviewed to determine to whom the benefits are payable.

9. When the beneficiary is a corporation or charitable organization:

- a. A copy of the corporate resolution (or its equivalent) must be submitted indicating the representative is authorized to sign on behalf of the corporation or charitable organization.
- b. The claimant's statement must be completed by a named representative in the corporate resolution.
- c. The named representative must also complete and sign the Distinctive Payee Arrangement form.
- d. The tax identification number for the corporation or charitable organization is also required (cannot use the representative's Social Security number).
- e. The only options for a corporation are a 5-year deferral, lump sum, or continue *i4Life*® on a nonqualified contract if previously running on the contract.

10. When the beneficiary is a custodian for the benefit of the insured:

- a. The claimant's statement must be completed by a representative from the custodial company.
- b. A copy of the corporate resolution (or its equivalent) must be submitted indicating the representative is authorized to sign on behalf of the custodian.
- c. The tax identification number for the custodial company is also required (cannot use the representative's Social Security number).
- d. If the spouse of the insured is going to assume ownership of a custodial contract, the spouse's information is required, i.e., name, date of birth, address and Social Security number.

11. If the insured was a resident of one of the following states, an additional approved tax waiver/consent form may be required:

- a. Ohio Form ET 13 (for non-spousal beneficiaries and claims over \$25,000)
- b. Indiana Form IH-14 (for non-spousal beneficiaries)
- c. Oklahoma Form 472-B (for non-spousal beneficiaries and for deaths that occurred prior to 2010)
- d. North Carolina Form NC-4P (including trusts, estates, corporations and charities)
- e. Michigan Form W-4P (including trusts, estates, corporations and charities)

12. If the death of the insured occurred in a country other than the United States:

- a. A Report of Death of an American Citizen Abroad form from the U.S. Embassy of the country where the death occurred is required.
- b. A certified death certificate for the insured is required. If it's in a foreign language, it must be translated into English.

13. If the contract is an ERISA contract:

- a. The claimant statement needs to be signed and approved by the plan administrator.

Checklist

Please check over your claimant's statement and confirm that you have completed all the necessary fields and provided all the requirements.

- ✓ Deceased's information is completed in full (i.e., name, aliases, Social Security number, date of death).
- ✓ Claimant's information is completed in full [i.e., name, date of birth, Social Security number, address, (physical address if mailing address is different), and phone number].
- ✓ Payment option has been checked.
- ✓ Disbursement section has been completed in full and a copy of the voided check has been provided if selecting direct deposit into a checking account. Both routing number and account number are required for direct deposit into a savings account.
- ✓ Signature and date have been completed on last page of claimant's statement.
- ✓ Certified death certificate for the insured is attached listing the cause and manner of death. (Some states have more than one version of the death certificate: one that provides cause and manner of death and one that does not. The one listing the cause and manner of death must be submitted.)
- ✓ Please see the attached frequently asked questions and answers page for special beneficiary situations.

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May go down in value

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LCN-1528806-062016
 POD 4/17 Z03
 Order code: VA-CLAIM-FLI001



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