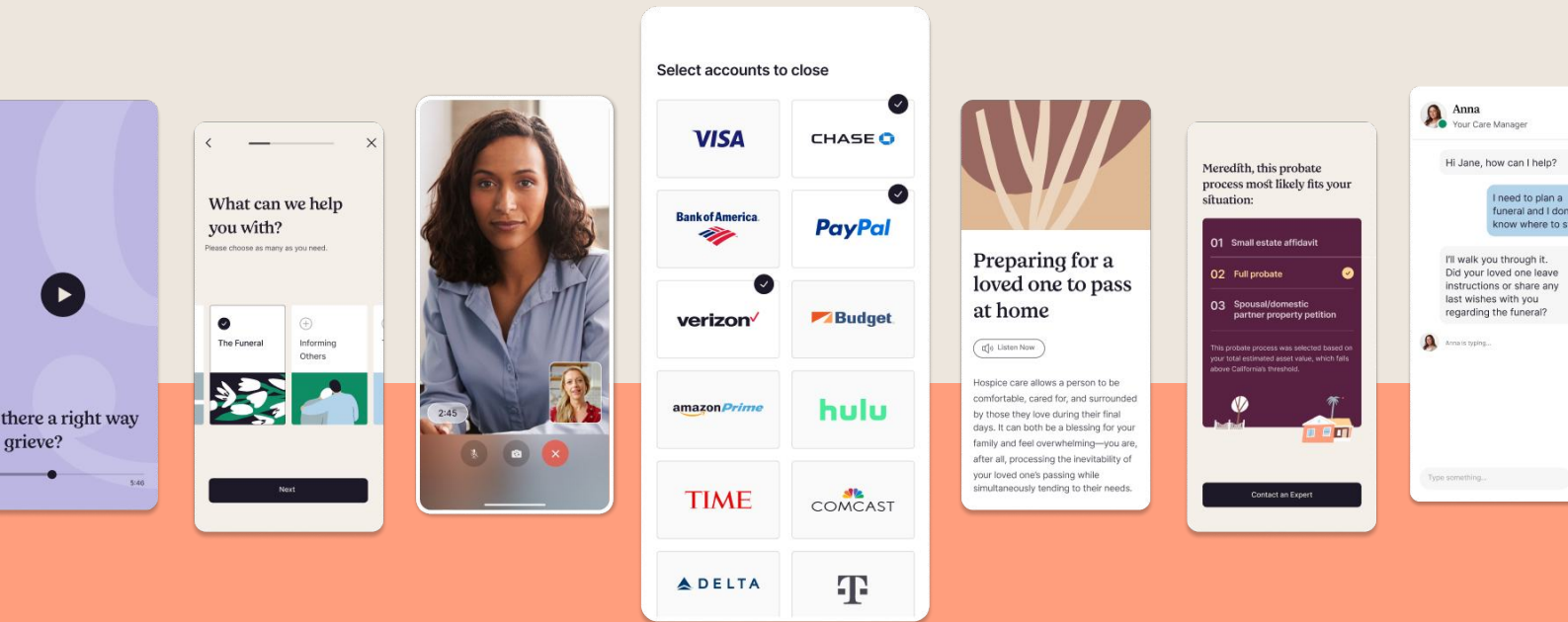




Help with loss. And everything that comes after.

A guide to Empathy's comprehensive support system for bereaved families.

What is Empathy?

Empathy is a complimentary service offered as part of your Group Life Insurance provided by Lincoln Financial.

Combining technology and human care, Empathy helps families through all the emotional and practical challenges of losing a loved one.

Families receive one-on-one guidance to help them navigate the financial, legal, emotional, and logistical challenges that often feel overwhelming.

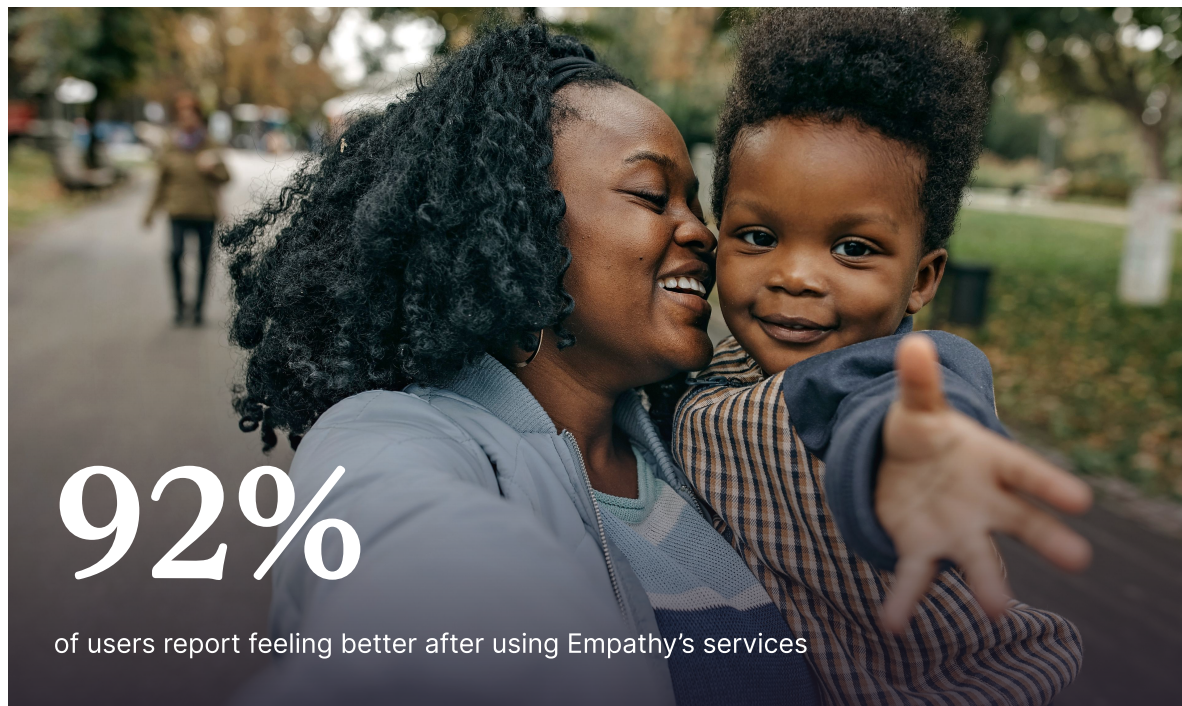
With our dedicated team of Care Managers and award-winning app, Empathy is by their side through life's most difficult moments.

Empathy's approach to care

In the months after a loved one dies, bereaved families are often in crisis, dealing with mountains of paperwork and financial strain, as well as the emotional toll of deep, profound grief.

With a holistic, human-centered approach, Empathy has developed specific, impactful ways to relieve families' burden in the weeks and months after losing a loved one.

As a result, Empathy has been able to deliver significant improvement for its partners, from both a personal and a business perspective.



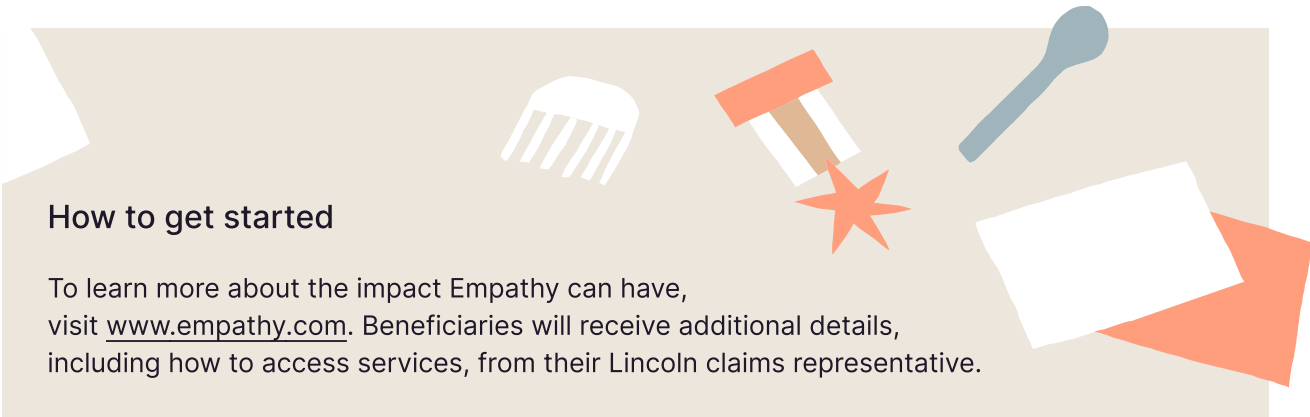
What is included

- | | |
|-------------------------------------|---------------------------|
| ✓ Dedicated Care Manager | ✓ Family collaboration |
| ✓ 1:1 grief support | ✓ Closing accounts tool |
| ✓ Personalized Care Plan | ✓ Benefits claims support |
| ✓ Comprehensive coverage after loss | ✓ Professional referrals |
| ✓ Probate & estate guidance | ✓ Guided meditations |
| ✓ ID theft prevention | ✓ Grief journaling |
| ✓ Custom funeral guidance | |
-

Who is eligible

Anyone who lives in the U.S. and is a beneficiary of a Lincoln Financial Group Life policy can receive Empathy's comprehensive system of support. Each eligible user will receive personalized guidance, automated tools, and grief resources to help them through this challenging time.

Empathy is here to ease the burden of loss, meeting families wherever they are, whenever they are ready.



How to get started

To learn more about the impact Empathy can have, visit www.empathy.com. Beneficiaries will receive additional details, including how to access services, from their Lincoln claims representative.

To enhance your experience, Empathy may use artificial intelligence to generate summaries of your recorded telephone calls with Empathy's Care Managers. No personal information collected from you by Empathy is shared with Lincoln Financial. For more information on how your personal information is collected and used by Empathy, please see Empathy's Privacy Notice: <https://www.empathy.com/legal/privacy>. Empathy is not an affiliate of Lincoln Financial Group. Lincoln Financial Group and its financial professionals do not provide advice related to such and are not responsible for, and make no representations or endorsements regarding, the quality, accuracy, or reliability of information provided by Empathy, its representatives, or its websites. Not available in all states. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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