

## LIFE SOLUTIONS

# New Paperless Options for Life Insurance Clients

*Thank you for helping Lincoln customers go paperless and utilize our secure, digital delivery options!*

Individual life insurance policy owners with a registered Lincoln online account have new options for managing and receiving important information.

Previously, policy owners only had the option to electronically deliver limited documents and communications. **Paperless options have been expanded to include billing notifications, confirmations, letters, payment notifications, and statements!**

The best part? A new **Global Toggle** that allows policy owners to opt into paperless delivery for **ALL** documents.



## What You Need To Know

- If the Global Toggle is turned on **prior to November 22, 2025**, all settings will carry over.
- Individual preferences set prior to November 22, 2025, will carry over. Users will need to **manually set delivery preferences for the new documents available** (or use the Global Toggle to switch all to paperless).
- Note: Due to legal requirements, the **Global Toggle excludes tax statements**. Clients must actively opt-in to paperless delivery of these documents.




Please share this [communication preferences guide](#) with your life insurance clients to encourage them to switch to paperless email notifications and secure, 24/7 access to their documents!

## How It Works

1. To opt-in to go paperless, customers must **register** for a Lincoln online account or **log into their online account** at LincolnFinancial.com.
1. Once logged in, click the **Welcome Menu** in the top left corner and select **Communication Preferences**.
2. At the top, there is an option for the customer to toggle on to **“Go paperless for all documents,”** should they choose to do so, keep reading.



3. To select individual preferences, select **Paperless** from the **Delivery Preferences** dropdown menu next to each **Document/Communication** type.
  - a. *Note: Mail is the default setting.*
4. Under **Contact Preferences**, the customer will use the **checkbox** to set which email address(es) notifications will be sent to.
  - a. If an email address is not listed, add one by clicking the **Edit** button at the top. In addition to the customer's registered user email, two additional email addresses may be added (three total).

DOCUMENT/COMMUNICATION TYPE	DELIVERY PREFERENCES	CONTACT PREFERENCES 
<b>Billing Notification</b> Paperless billing notification	<div> Paperless ▼</div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
Notifications will be sent to the primary owner and are not available for policies on automatic draft.		
<b>Confirmations</b> Confirmations of personal information and financial account transactions	<div><div>Paperless</div></div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
<b>Letters</b> Informational letters regarding your contract	<div>Paperless ▼</div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
<b>Payment Notification</b> Online bill payment notification	<div>Paperless ▼</div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
<b>Statements</b> Statements, reports, prospectuses and supplements	<div>Paperless ▼</div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
<b>Tax Statements</b> Any changes to your delivery preference during January 1-31st may not apply to the delivery of your tax statements.  You can find your current tax statement in the correspondence section if you do not receive a tax statement availability notification via email by Jan 31st, or via mail by Feb 9th.	<div>Paperless ▼</div>	<input checked="" type="checkbox"/> valued.customer@gmail.com <a href="#">Add email</a>
<div> <div>SAVE CHANGES</div> <div>Cancel</div> </div>		
View the <a href="#">Lincoln Electronic Delivery Terms and Conditions</a> .		

5. Click the **Save Changes** button at the bottom.

6. At this time, the customer must provide **eConsent** by entering their name.
  - a. *Note: Customers in California have a special 2-step eConsent process.*

**Terms and Conditions for Electronic Delivery**

To enroll in electronic delivery, you must read and accept the terms and conditions written below.

To set your account(s) up for website access and eDelivery, read and accept the disclosures below:

The Company offers you the ability to receive documents electronically, including tax forms W-2, and 1099 series. This disclosure will help you decide whether you would like to consent to this electronic process or not. Please read this carefully.

If you consent, the Company will transmit and/or make available to you, documents related to your account by electronic means, either directly, through its website at [LincolnFinancial.com] or through mobile applications to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document were sent in paper format. If you do not consent to edelivery of your documents, including your tax forms, Lincoln will furnish the documents and tax forms to you in paper.

This Consent covers all electronic documents, communications, website and mobile application access as related to any eligible\* account through the Company, which may include, but is not limited to, [applications, supplements, policies, policy delivery notices, contracts, prospectuses, prospectus supplements, statements of additional information, annual and semiannual reports, confirmation statements, annual or quarterly statements, privacy notices, administrative forms, claim forms, text messages, emails and website postings, and any account-related details and correspondence including claims and servicing correspondence.] Some correspondence may continue to be delivered by the US Postal Service for compliance reasons.

The Company may communicate your documents by email, text or other electronic means or through your account on [LincolnFinancial.com].

In order to successfully receive electronic transmissions, your electronic device will need to support [Windows 7\* or above or Macintosh OSX; Adobe Acrobat Reader; has browser settings such as Internet Explorer 9.0\* or above (Windows only), Google\* Chrome\* (Windows only), Apple Safari (for Mac and iPad), or Mozilla Firefox (Windows or Mac)] a valid email address and security settings that allow per session cookies. The Company recommends that you keep electronic copies or print a copy of your received and completed documents. Lincoln will make available your tax forms until at least October 15 of each year.

If you consent to the terms outlined above for electronic delivery, type your full name in the box below and select the button marked "I Consent."

**ESIGNATURE**

Primary email: John.Doe@gmail.com

Enter your name

I CONSENT Cancel

LCN-7000902-091024

7. A green **confirmation message** box will pop up saying the changes were successfully made.

## Frequently Asked Questions

1. **What happens if a customer doesn't opt-in to be notified via email?**  
They will continue to receive their notifications via mail.
2. **How many email addresses can be added to receive email notifications?**  
In addition to the customer's registered user email, two additional email addresses may be added (three total).
2. **Will Financial Professionals receive a copy of the email sent to the client?**  
No, email notifications are sent only to the client. Financial Professionals can access client notification information by logging into their online LincolnFinancial.com account > My business > Correspondence & statements.
3. **Can Financial Professionals opt-in to paperless preferences on behalf of their client?**  
Financial Professionals cannot opt-in on behalf of a client.

Insurance products issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. Variable products distributed by Lincoln Financial Distributors, Inc. Members of Lincoln Financial. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.