

Notice of Privacy Policy

Lincoln Financial Advisors Corporation

Your Privacy is Important to Us

We want you to know that protecting the privacy of your personal information is one of our top priorities. We value our relationship with you. The very nature of our relationship with you requires us to collect or share certain types of information about you. We want you to know what information we collect, how we protect it and how we may use it. This privacy notice explains how we use potential, current and former customer information. Please read it carefully.

What Personal Information Do We Have?

We collect information, such as name, address, social security number, assets, income or employment status, that we need to provide the services you request and to administer your business with us. We may also collect health information as you authorize. The type of information we collect depends on the products or services you request and may include:

- Information we receive from you when you request product information or complete an application, a fact finder for financial planning, or other form;
- Information we receive from your employer in connection with its sponsoring and administering your retirement plan;
- Information about your transactions and relationships with us and our family of companies;
- Information we receive from consumer-reporting agencies; and
- Information we receive from third parties in order to provide products to you (such as motor vehicle reports and medical information).

How Do We Use Your Personal Information?

We use your personal information and may provide it to others such as your agent or broker, reinsurance companies and firms providing services to us (such as financial printers and information service vendors):

- To process your requests and transactions;
- To fulfill legal and regulatory requirements;
- To perform services for us or on our behalf or on your behalf; and
- For joint marketing of our products and services.

We do not disclose nonpublic personal information about our potential, current and former customers unless allowed or required by law. We may, as permitted by law, share your financial information with our affiliates and others to market products or services to you. Where required by law, we may need to give you the option to “opt-in” or “opt-out” before we can share your information for the purpose of marketing products and services to you.

We will not disclose any medical or health information we collect about you unless authorized by you to do so or permitted by law. We may share such information without authorization, to the extent permitted by law, with third parties or affiliates assisting us, such as those who assist us in underwriting insurance or investigating a claim for benefits.

Protecting the Confidentiality of Your Personal Information

We only allow access to your personal information to those individuals who need it in order to provide products or services to you or to perform services for us or on your behalf. Individuals who have access to your personal information are required to keep it strictly confidential. We provide training to our employees about the importance of protecting the privacy of your information. We maintain safeguards to protect your personal information.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

This notice is being provided by the Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, First Penn-Pacific Life Insurance Companies, Lincoln Financial Advisors Corporation because you are a customer of one or more of these entities.

