

Electronic Signature Disclosures

The Lincoln National Life Insurance Company (the "Company") offers you the ability to fill out and sign documents electronically. These disclosures will help you decide whether you would like to continue with this electronic process or not. Please read this carefully.

1. In order to electronically sign documents using this web site, your hardware and software requirements for access to and retention of the electronic documents are the following, at a minimum:

Operating Systems:	Windows2000© or WindowsXP©, Macintosh OSX
Browsers:	Internet Explorer 6.0© or above (Windows only), Netscape Navigator 7.0 or above (Windows only), AOL 9 (Windows only), Mozilla Firefox 1.0 or above (Windows or Mac)
Email:	Access to a valid email account
Screen Resolution:	800 X 600 minimum
Enabled Security Settings:	<ul style="list-style-type: none">• Allow per session cookies• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

2. You may print a copy of your completed documents using your own printer. Printed copies are not considered to be legal originals, but our administrative system maintains a legal copy for you. A copy of your electronically signed application will be provided to you as part of your issued policy. You may also request from the Company, in writing, a copy of any electronically submitted document. That request, specifically identifying the document by form name and by date, should be mailed via first class mail with sufficient postage to The Lincoln National Life Insurance Company, P.O. Box 2616, Omaha, NE 68103-2616. The Company does not intend to charge a fee for this service. We do, however, reserve the right to do so in the future.

3. This disclosure covers all electronic documents and communications arising out of an application for life insurance coverage through the Company and all electronic documents and communications arising out of a life insurance policy issued to you by the Company.

4. By signing documents electronically in lieu of a paper-based signature, you acknowledge your understanding that electronic signatures are legally binding in the United States and in other countries. You further represent that you have read the documents to be submitted electronically and that they have been accurately filled out.

5. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. To comply with that requirement, and for your own protection, the Company will gather information about you from public databases for you to confirm in order to verify your identity.

6. If you consent to the use of an electronic signature to sign Company documents, click on the button marked "I Agree", below. The receipt of your electronically signed documents by the Company will demonstrate that you can access this application in the electronic form provided to you by the Company website.

7. You are not required to sign electronically if you prefer not to do so. To withdraw your consent to use electronic transactions, simply click the "No Thanks" button below. If you withdraw your consent, it will not affect the legal standing of any signed documents you may have already submitted previously and a paper copy of your documents will be mailed to you for your written signature.