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## **Procedures for Complaints Regarding Accounting, Internal Accounting Controls or Auditing Matters**

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Any person may submit a good faith complaint regarding accounting or auditing matters to the Audit Committee and/or the management of LNC or its subsidiaries (collectively, "LNC"). LNC is committed to achieving compliance with all applicable laws and regulations, accounting standards, accounting controls and audit practices.

In order to facilitate the reporting of complaints, LNC's Audit Committee has established the following procedures for the receipt, retention and treatment of complaints regarding accounting, internal accounting controls, or auditing matters, or any potential violations of laws.

### **Receipt of Employee Complaints**

Complaints or concerns regarding any accounting, internal accounting controls, or auditing matters may be reported, including on a confidential, anonymous basis, as follows:

1. By contacting the LNC Helpline at 800-381-8482 or using the Helpline website available on InsideLFG.com.
2. By promptly contacting the Office of the General Counsel through regular or interoffice mail marked CONFIDENTIAL and addressed as follows:

Office of the General Counsel  
Lincoln National Corporation  
150 N. Radnor Chester Road  
Radnor, PA 19087

3. By promptly contacting the Audit Committee through regular or interoffice mail marked CONFIDENTIAL and addressed as follows:

Chair of the Audit Committee  
c/o Corporate Secretary Office  
Lincoln Financial Group  
150 Radnor Chester Road  
Radnor, PA 19087

Furthermore, employees may raise such concerns directly with their supervisor, business unit compliance department or the Enterprise Compliance and Ethics Department.

### **Scope of Matters Covered by These Procedures**

These procedures relate to employee complaints relating to any questionable accounting or auditing matters or any potential violation of securities laws, including, without limitation, the following:

- Fraud or deliberate error in the preparation, evaluation, review or audit of any financial statement of LNC;
- Fraud or deliberate error in the recording and maintaining of financial records of LNC;
- Deficiencies in or noncompliance with LNC's internal accounting controls;
- Misrepresentation or false statement to or by a senior officer or accountant regarding a matter contained in the financial records, financial reports or audit reports of LNC; or
- Deviation from full and fair reporting of LNC's financial condition.

### **Treatment of Complaints under this SOX Whistleblower Policy**

- Upon receipt of a complaint covered by this Policy, the Chairman of the Audit Committee will direct the Office of the General Counsel to (i) determine whether the complaint actually pertains to matters covered by this policy and (ii) when possible, acknowledge receipt of the complaint to the sender.
- Complaints relating to matters covered by this policy will be reviewed under Audit Committee direction and oversight by the Office of the General Counsel, or such other persons as the Audit Committee determines to be appropriate. Confidentiality will be maintained to the fullest extent possible, consistent with the need to conduct an adequate review.
- Prompt and appropriate corrective action will be taken when and as warranted in the judgment of the Audit Committee.
- The Company will not discharge, demote, suspend, threaten, harass or in any manner discriminate against any employee in the terms and conditions of employment based upon any lawful actions of such employee with respect to good faith reporting of complaints regarding matters covered by this policy or otherwise of which you have a reasonable belief as specified in Section 806 of the Sarbanes-Oxley Act of 2002 and Section 21F of the Securities Exchange Act of 1934, as amended, and the rules and regulations promulgated thereunder.

### **Reporting and Retention of Complaints and Investigations**

- LNC will maintain a log of all complaints, tracking their receipt, investigation and resolution.