

Online billing and payment

Faster. More secure. Environmentally friendly.

Lincoln is committed to providing life insurance policy owners an easier, faster way to **receive and pay** their premium bills online. Electronic bill delivery and electronic payment help improve account security and help to further simplify the customer experience.

What you need to know...

Effective October 20, 2023, Lincoln is **expanding** two digital enhancements to the Lincoln *MoneyGuard*® full suite of products and to select* variable universal life, indexed universal life and universal life products:

- **Electronic delivery (eBill)** – policy owners receive an email (an electronic bill) when their payment is due.
- **Electronic payment (ePay)** – policy owners (or someone on their behalf) can pay premium bills online through a registered account or one-time guest pay option.

These enhancements allow our policy owners the ability to manage their payments from anywhere and on whichever device they prefer, 24/7. We're committed to keeping policy owner account information safe and believe online bill management provides the most secure way for policy owners to actively manage their accounts.

Why electronic bill delivery (eBill)?

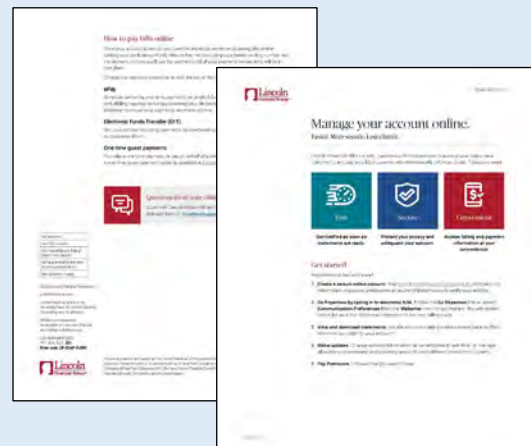
Electronic Bill Delivery (eBill)

eBill allows a “bill statement ready” notification to be emailed to eligible life and *MoneyGuard* insurance policy owners when their premium is due. The email replaces a mailed paper bill statement. Once opting in, the mailed statements will cease immediately, and the policy owner will receive a statement ready email 20 days before the due date.

How to set up an online account

To register for eBill the policy owner must have a Lincoln online account.

View the [Manage your account online](#) client brochure to learn how policy owners can create an account and set up communication preferences.



*eBill/ePay is not available on some of our older life products due to policy specific circumstances. Reference the FAQ for a list of product availability.

Why electronic payment (ePay)?

Electronic Payment (ePay)

Policy owners (or someone on their behalf) can make premium payments via the Lincoln website. Users will be able to pay either through their online account or in a one-time guest payment that does not require a login.

Paying through an online account

Paying through an online account makes it easier for the policy owner to keep track of their accounts and payment schedules. The benefits of paying through a Lincoln online account include:

- Making one-time payments or scheduling a single future-dated payment (up to the premium due date)
- Canceling a scheduled payment (only available through the online account). Please note, payments are only accepted once the bill is due based on the payment mode selected at purchase.
- Confirmation emails to the policy owner that their payment is complete provides assurance that Lincoln has received their payment
- Securely save one or multiple bank accounts to choose from and apply to future payments

Make a one-time Guest Payment

If the policy owner would like to make a payment, or if a third party would like to pay on behalf of a policy owner, they can choose the one-time guest payment option. They can visit LincolnFinancial.com and select the Payment Center tab. To complete the payment, the user will need the policy number, the insured's birthdate, and the payor's ZIP code. Their financial information will not be stored, and they will receive a confirmation email that the payment is complete.

As a reminder, policy owners can still set up automatic payments by downloading and completing Lincoln's Electronic Funds Transfer Authorization form (CS06711) found under the "Contacts, Forms & Claims" tab on LincolnFinancial.com.

Technical Resource:

For more information reference the [Frequently Asked Questions](#)



For questions contact the Customer Contact Center at 1-800-487-1485

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