

The USA Patriot Act (the "Act"), effective in 2002, imposed a number of obligations on financial institutions, including life insurance companies. Lincoln Financial Group ("LFG") is committed to complying with all laws and regulations designed to combat money laundering activity and other illegal activities. As a valued customer of LFG, we want to share with you our Monetary Instruments Policy, which defines the types of payments acceptable and not acceptable to LFG.

The following sources of payments are acceptable (***all payments must be in United States dollars and made payable to one of the LFG companies***):

- Personal checks drawn on a United States bank **up to \$500,000**
- Corporate checks drawn on your corporate United States bank account
- Wire transfers drawn on a United States bank account
- Electronic fund transfers or automated clearing house drafts drawn on a United States bank account
- Checks and/or wire transfers from third parties as long as there is a valid and documented relationship on file at LFG between you and the third party, e.g., employer-to-employee relationship, collateral assignee relationship
- Bank drafts, wire transfers and/or checks in United States dollars drawn on a United States bank affiliate for a foreign bank account
- Cash equivalents (cashier's checks, official checks, bank checks, treasurer's checks, traveler's checks, postal checks) **\$10,000 or over**

LFG does **not** accept the following types of payments:

- Cash, i.e., coin and currency
- Personal checks **over \$500,000**
- Money orders
- Cash equivalents (cashier's checks, official checks, bank checks, treasurer's checks, traveler's checks, postal checks) **under \$10,000**
- Starter or counter checks, unless accompanied by a verification of deposit form from the bank
- Checks and/or wire transfers from third parties where there is not a valid or documented relationship
- Foreign checks, bank drafts, and/or wire transfers directly from foreign bank accounts
- Checks, bank drafts and/or wire transfers in non-United States currency
- Checks with double endorsements (unless the check is made payable to two people and both individuals are on the LFG account)
- Checks payable to "Cash"
- Stale-dated checks over 180 days from issue date
- Checks drawn against credit lines, e.g., VISA, Discover
- Checks payable to/from producers
- Remotely Created Checks (RCC's)