Because life doesn’t always go as planned.

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby—thanks to LifeKeys® services from Lincoln Financial Group.

LifeKeys services include:

Discounts on shopping and entertainment
You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows, and much more. Also available in the GuidanceNow mobile app.

Help with important life matters
You’ll find supportive tools and advice on a wide range of topics—including legal, financial, family, and career on GuidanceResources Online. It’s one way to stay “in the know” on matters that impact your personal and professional life.

Protection against identity theft
Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft—and restore your good name.

Online will preparation
Creating a will allows you to make vital decisions ahead of time—such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you’ve planned ahead for your family.

Guidance and support for your beneficiaries
LifeKeys is a comprehensive program that offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.
For your beneficiaries: help, guidance, and support at a difficult time

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. LifeKeys services can be a welcome resource for your beneficiaries. These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

Grief counseling — advice, information, and referrals on:
- Grief and loss
- Stress, anxiety, and depression
- Memorial planning information
- Concerns about children and teens

Legal support — quick access to legal information on:
- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

Financial services — online resources or advice from financial specialists on:
- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life — comprehensive information on:
- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases

It’s easy to access LifeKeys services. Just visit GuidanceResources.com, download the GuidanceNow mobile app, or call 855-891-3684. (First-time user: Enter Web ID LifeKeys)

State limitations apply. Grief counseling is the only benefit available in New York. Online will prep is the only benefit available in Washington.

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