

While LNC makes every effort to avoid business disruptions, it is reasonable and prudent to guard against potential disruptions and prepare plans that will enable our affiliated business units to recover from such disruptions and resume business functions.

LNC is headquartered in Philadelphia, PA, and has affiliated business offices located in Fort Wayne, IN; Hartford, CT; Schaumburg, IL; Portland, ME; and Syracuse, NY. Lincoln Financial Advisors has retail business locations throughout the USA. Each of these locations has a business continuity program that aligns with the LNC enterprise wide business continuity plan. LNC has established a Business Recovery Officer Council that is comprised of business recovery officers for each of these business locations.

**LNC's Business Continuity Strategy employs:**

- System and Telecommunication Accessibility
- System Back-up and Recovery
- Employee Safety and Communication

LNC's business continuity plan includes documented and tested procedures that will assist in ensuring the availability of critical resources and in maintaining the continuity of operations during an emergency situation.

**Alternative Facilities**

Strategies include the use of both affiliated sites and mobile sites for client response centers. The location of the continuity site will be determined based on the geographical scope of a disruption (firm, city, and region). This strategy will allow client communication to continue with minimal disruption due to the fact that telephone or computer access will be available as in non-disruptive times.

**Critical System**

Critical applications have been identified throughout LNC. In the event of a site disruption, these critical applications will be available upon the alternative facilities being established.

**Recovery time**

Recovery time for critical systems will be determined based on the scope of the disruption, but targeted recovery for most disruptions, depending on function, ranges from 24 hours to 72 hours.

**Communication**

Communication teams are identified in each location as well as at an LNC level. These teams will establish communications with internal employees, clients and members of the media as well as the general public.