

# LIFE INSURANCE PLAN

## Summary Plan Description

The IQVIA Life Insurance Plan provides financial protection to you and your beneficiaries in the case of death. Your basic employee coverage is automatically provided by IQVIA to help offer financial protection for your beneficiaries if you die. Optional life insurance coverage for you, your spouse and/or dependent children may be purchased by you at group rates.

The Life Insurance Plan is provided through an insurance policy (SA3-850-292043-01) issued by Lincoln National Life Insurance Company, a Lincoln company (referred to as "Lincoln" throughout this document).

The summary is intended to be a general description of the Life Insurance benefits provided by the policy issued by Lincoln. If there is a conflict between this plan description and the Life policy regarding services, exclusions, limitations or other provisions the Life policy will be govern. The benefits described in this summary are subject to the terms and conditions of the Life policy

This section explains how the Life Insurance Plan works.

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## AT A GLANCE

Feature	Basic Benefit	Optional Benefit
<b>Coverage Levels</b>	Two times your annual base salary, to a maximum of \$1,000,000.	<ul style="list-style-type: none"> <li>■ <b>For you:</b> Purchase from one to five times base annual salary up to \$2,000,000.</li> <li>■ <b>For your spouse:</b> Up to 50% of your total coverage or \$250,000, whichever is less (in increments of \$10,000).</li> <li>■ <b>For your dependent children:</b> Up to \$20,000 per child (in increments of \$5,000).</li> </ul>
<b>Enrollment</b>	Automatic following your date of hire.	You must actively enroll yourself and/or your eligible dependents.
<b>Tax Treatment of Benefit</b>	<ul style="list-style-type: none"> <li>■ Basic coverage above \$50,000 is subject to federal income tax (see "Tax Treatment of Life Insurance Benefits" on page 145 for details).</li> <li>■ Benefit payments to your dependents are not subject to federal income tax.</li> </ul>	Benefit payments to you or your dependents are not subject to federal income tax.
<b>Cost of Coverage</b>	Provided by and fully paid for by IQVIA.	You pay the cost of any optional coverage through after-tax payroll deductions.

If you have any questions about your coverage, contact the IQVIA Benefits Marketplace at 888-264-9180.

## ANSWERS TO FREQUENTLY ASKED QUESTIONS

### How much life insurance coverage is available under the plan?

There are two types of life insurance coverage under the plan—basic coverage and optional coverage.

IQVIA provides basic coverage to you at no cost. This amount is equal to two times your annual base salary, to a maximum of \$1,000,000.

You pay for any optional coverage you elect with after-tax dollars deducted from your paycheck. The maximum optional coverage you can elect varies. If the optional coverage is for:

- **You**, purchase from one to five times base annual salary up to \$2,000,000.
- **Your spouse**, his or her maximum is 100% of your total coverage or \$250,000, whichever is less.
- **Your dependent children**, the maximum is \$20,000 per child.

Optional coverage for your spouse can be increased or decreased in increments of \$10,000. Optional coverage for your dependent children can be increased or decreased in increments of \$5,000. Please note that you can only elect optional coverage for your spouse or dependent children if you also elect optional coverage for yourself.

### How is my annual base salary determined, and what happens if it changes at some point during the year?

Your annual base salary is your annual rate of pay (regular salary or wages), before taxes and before any deductions are made. Your annual base salary does not include commissions, incentive pay, bonuses, overtime pay or any other fringe benefit, shift differential or extra compensation.

If your annual base salary changes at any point during the year, your basic coverage amount will automatically increase or decrease as a result. This will be effective the same day as your salary change (if you are actively at work on that day) or the date you return to active work.

### If I leave IQVIA or retire, are the conversion and portability features automatic or do I have to enroll?

No, both conversion and portability are not automatic. To continue coverage through conversion and portability, you must complete the appropriate forms (mailed to you by Lincoln) and submit them along with your premium payment within 31 days of the date your IQVIA coverage ends.

### If I elect to increase my optional life insurance and the increase is denied, will I lose the coverage I had in place before my increase request?

No. If your election to increase coverage is denied, your coverage will revert to the amount in place before your request.

### Will coverage continue for my child age 26 or over who became disabled while covered under the plan?

Coverage will be continued for a child age 26 or over who became physically or mentally disabled while covered under the plan provided:

- The disability was acquired before the child's coverage would have ended;
- The child is incapable of self-sustaining employment;
- The child is institutionalized because of mental or physical disabilities;
- You are the main source of support and maintenance.

## ELIGIBILITY AND ENROLLMENT

### ELIGIBILITY

You are eligible for the Life Insurance Plan if you are a regular, active employee of IQVIA working 30 or more hours per week within the United States. Temporary and seasonal employees are excluded.

#### Eligible Dependents

If you enroll in optional coverage, you also may enroll your eligible dependents in optional coverage. Your eligible dependents include:

- Your legal spouse.
- Your dependent children until the end of the month in which they turn age 26.

- Your unmarried dependent children of any age who live with you, are unable to support themselves, and who became physically or mentally incapacitated prior to age 26 and remain physically or mentally incapacitated.

For the definitions of legal spouse and dependent children, see the *Participating in the Health Care Plans* section.

### IQVIA Couples

If both you and your spouse work for IQVIA, special provisions apply to your eligibility and enrollment in the Life Insurance Plan. If you, your spouse and/or your dependent children are eligible for coverage, you may not select duplicate coverage for yourselves or your eligible dependents. In other words, you each may enroll as individuals or one of you may enroll and elect dependent coverage for your spouse, but none of you may be covered as both an employee and a dependent, nor may you or your spouse cover the same eligible dependents under the Life Insurance Plan. Under no circumstances can an eligible dependent be covered by more than one employee under the plan.

### COST OF COVERAGE

Your cost under the Life Insurance Plan depends on the type of coverage you select:

- **Basic life insurance:** IQVIA pays the cost.
- **Optional life insurance:** You pay the cost for yourself and/or your eligible dependents. You can purchase coverage at group rates on an after-tax basis through payroll deductions. The amount of your cost depends on the type of optional coverage you elect (for you, your spouse, and/or eligible dependent children) and the covered amount.

Any contributions you make for optional coverage start when your approved coverage begins or the first pay cycle following your enrollment, whichever is later. Your contributions are automatically deducted from your pay in equal installments.

## HOW TO ENROLL

### Actively At Work

You will be considered to be “actively at work” if you are performing the material duties of your job on a regularly scheduled workday. You will be considered actively at work on a scheduled non-working day if you were actively at work on your last scheduled working day.

### Basic Coverage

You are automatically enrolled in basic coverage when you are both eligible and actively at work.

### Optional Coverage

How you enroll in optional coverage depends on when you are enrolling, as described in the following sections.

### Enrolling for Coverage

You can enroll in the Life Insurance Plan online at the IQVIA Benefits Marketplace website from any computer that has internet access.

Generally, your elections remain in effect for the entire plan year (January 1 through December 31).

### When First Eligible

The enrollment email you receive after you are hired will contain the information and materials you need to enroll in optional coverage for yourself and your eligible dependents. You will have 30 days from your date of hire to enroll.

If you don’t enroll in optional life insurance coverage within this 30-day period, you will be enrolled in basic coverage only. However, you will have additional enrollment opportunities during open enrollment or if your needs change, as described in the following sections.

### During Open Enrollment

Each year during the fall, IQVIA holds open enrollment. During this period, you can change your options and/or level of coverage for the coming plan year. Elections made during open enrollment generally take effect on the following January 1 and remain in effect until December 31 of that same year.

## Mid-Year Enrollment Changes

After you enroll, your coverage under the Life Insurance Plan will remain in effect for the remainder of the calendar year. Generally, you can make changes only during the open enrollment period. However, because your needs may change when you experience certain life events (such as marriage, divorce, birth or adoption of a child, death of a dependent, etc.), you may be allowed to make mid-year enrollment changes in certain situations in accordance with Internal Revenue Code and as permitted by the plan administrator.

Changes to your coverage must be consistent with the qualified change in status. Depending on the status change, you may be able to enroll, change or drop optional life insurance coverage for yourself, your spouse or your eligible dependent child(ren).

Before a change in optional coverage can be approved, Lincoln may require you and/or your eligible dependents to satisfy certain evidence of insurability (EOI) requirements. (See “Evidence of Insurability (EOI)” on page 142 for details.) Your coverage will begin on the first day of the month after Lincoln approves your EOI. In addition, you must be actively at work on the effective date of your coverage.

### Designating a Beneficiary

When you enroll in the Life Insurance Plan, you must name a beneficiary for your benefit in the event of your death. You may name any person (or persons) you wish to be the beneficiary who receives the benefit payment. Visit the IQVIA Benefits Marketplace website to review or change your beneficiary. You may change your beneficiary at any time.

If, at the time of your death, there is no named or surviving beneficiary, Lincoln will pay the benefits to the executor or administrator of your estate. Lincoln may, at its option, pay the benefits to a surviving relative in the following order: spouse, child, parent, sibling. Such payment will release Lincoln of all further liability to the extent of payment.

When you enroll your spouse and/or dependent children in optional coverage, you are automatically the beneficiary. If you and your eligible dependents die at the same time (or within 24 hours of your death), benefits under the Life Insurance Plan will be paid to your estate.

If the plan is required to distribute funds to a beneficiary without the legal capacity to receive payment, Lincoln may pay up to \$2,000 to the person or institution that has assumed custody or provides support for the beneficiary.

### Evidence of Insurability (EOI)

In some cases, you may be required to provide Evidence of Insurability (EOI) to obtain optional life insurance coverage. EOI is proof of good health for you and/or your eligible dependents. Because your basic life insurance coverage is paid by IQVIA, EOI isn't required.

EOI is required for the following types of optional coverage:

- **For yourself**, EOI is required if:
  - **During your initial open enrollment (when you are first eligible):** The total requested amount of your optional coverage is greater than \$500,000.
  - **During subsequent open enrollments:**
    - You enroll more than 30 days after your initial eligibility date.
    - You are re-enrolling in optional coverage after voluntarily cancelling coverage at an earlier date.
    - You elect to increase your coverage by more than one level.
- **For your spouse**, EOI is required if:
  - **During your initial open enrollment (when you are first eligible):** You enroll or increase your spouse coverage above \$70,000.
  - **During subsequent open enrollments:**
    - You enroll more than 30 days after your initial eligibility date.
    - You are re-enrolling your spouse in optional coverage after voluntarily cancelling coverage at an earlier date.
    - You elect to increase your spouse's coverage by more than one level.

When you apply for a type of coverage that requires EOI, Lincoln will contact you. Your coverage will become effective on the day your EOI is approved.

## WHEN COVERAGE BEGINS

### For You

When your coverage begins depends on when you became eligible to enroll or make a change under the Life Insurance Plan, as shown in the following table.

If You:	Your Coverage Begins:*
<b>Are a current participant in the Life Insurance Plan and make changes during open enrollment</b>	The beginning of the following plan year (January 1).
<b>Are a newly-hired or newly-eligible employee</b>	Your date of hire.
<b>Have made a change to your election outside of your initial eligibility period or open enrollment</b>	The date Lincoln approves your EOI.

\* If you are electing optional coverage, in all cases your coverage will not begin until your EOI form is approved (if EOI is required).

If you are not actively at work because of injury or illness on the date your coverage would become effective, your coverage will begin on the date you return to work.

### For Your Eligible Dependents

If you enroll an eligible dependent in optional coverage, coverage begins on the latest of the following:

- The date your dependent is eligible for coverage.
- The date your eligible spouse's EOI form is approved (if EOI is required).

See "Eligible Dependents" on page 140 for information about who qualifies as an eligible dependent and "Evidence of Insurability (EOI)" on page 142 for information about EOI requirements.

## WHEN COVERAGE ENDS

Generally, life insurance coverage ends on the earliest of the following:

- The date you no longer are in an eligible group.
- The date your eligible group is no longer covered.
- The last day of the period for which you made any required contributions.
- The last day in which you are actively employed by IQVIA, unless your coverage is continued due to a covered layoff, leave of absence or due to an injury or sickness.
- The date you cease active employment due to a labor dispute, including any strike, work slowdown, or lockout.
- The date the plan is terminated.

## BASIC LIFE INSURANCE

### Your Annual Base Salary

This is your annual rate of pay (regular salary or wages), before taxes and before any deductions are made. Your annual base salary does not include commissions, incentive pay, bonuses, overtime pay, shift differential or any other fringe benefit or extra compensation.

Your basic life insurance coverage, provided to you by IQVIA, is equal to two times your annual base salary, rounded to the next highest \$1,000 (if not already a multiple of \$1,000). For example, if your annual base salary is \$40,400, your basic life insurance coverage amount is \$81,000. The minimum amount of basic coverage is \$10,000; the maximum amount is \$1,000,000.

### IF YOUR PAY CHANGES

Your basic coverage automatically changes when your annual base salary changes. In other words, if your annual base salary increases or decreases, your benefit amount automatically increases or decreases on the same day, provided you are actively at work on that day.

If the change in your annual base salary becomes effective on a non-working day, your coverage amount will change on:

- That same day, provided you were actively at work on the last scheduled working day before that non-working day.
- The date you return to active work, if you were not actively at work on the date your annual base salary changed.

## OPTIONAL LIFE INSURANCE

IQVIA offers optional life insurance coverage for you and your eligible dependents at group rates. You can buy additional coverage for yourself as well as coverage for your spouse, and/or your dependent children.

Once you enroll for this coverage through IQVIA, you will be able to continue coverage even after you end your employment. For information about your options, see "Continuing Coverage" on page 146.

## YOUR COVERAGE AMOUNTS

### Employee-Only Coverage

#### Enroll Yourself to Enroll Your Dependents

Optional coverage for your eligible dependents is available only when you also elect optional coverage for yourself.

You may buy optional coverage in amounts from one to five times your base annual salary (rounded to the next higher \$1,000) up to \$2,000,000. The minimum coverage amount you may purchase is \$10,000.

### Spouse Coverage

You may buy optional coverage for your spouse in increments of \$10,000, up to a maximum of 100% of your total life insurance coverage or \$250,000, whichever is less.

### Dependent Child Coverage

You may buy optional life insurance coverage for your eligible dependent child(ren) in increments of \$5,000, up to a maximum of \$20,000 per child. If you and your spouse are both IQVIA employees, only one of you may elect optional coverage for a single dependent child. In other words, a dependent child may be enrolled in optional coverage by you or by your spouse, but not both.

### Guaranteed Coverage Amounts

The guaranteed coverage amount is the maximum optional coverage you can buy for yourself or your eligible dependents without providing EOI, as described in "Evidence of Insurability (EOI)" on page 142. How the guaranteed coverage amount applies to you depends, in part, on when you enroll or make changes.

## Initial Enrollment

If you enroll in optional coverage for yourself, your spouse or your dependent children when you are first eligible (as a new hire), you can purchase up to the guaranteed amount without providing evidence of insurability. The guaranteed coverage amounts are:

- **You:** \$500,000.
- **Spouse:** \$70,000.

You must provide EOI for coverage amounts above the guaranteed coverage amount. In this case, only amounts up to the guaranteed coverage amount will be effective at enrollment. Lincoln must approve the amount above the guaranteed coverage amount before the remainder of your coverage is effective.

## Subsequent Enrollment

During any subsequent enrollment period, you must provide EOI if:

- You enroll more than 30 days after your initial eligibility date.
- You are re-enrolling in optional coverage for you or your spouse after voluntarily cancelling coverage at an earlier date.
- You elect to increase your optional coverage for you or your spouse by more than one level.

Lincoln must approve the election before the coverage is effective.

## COVERAGE REDUCTION AT AGE 65

When you or your spouse reaches one of the ages shown in the table below, basic and optional life insurance coverage for the person reaching the applicable age will be reduced based as shown. The reduction is effective as of the last day of the month in which the birthday occurs.

If you are age:	Basic life insurance coverage will be reduced to:
65 to 69	65% of the coverage amount at age 64
70 or older	50% of the coverage amount at age 70

## WHAT THE PLAN DOES NOT COVER

The plan does not cover any losses where death is caused by, contributed to by or resulted from suicide that occurred within 24 months after:

- The initial effective date of coverage.
- The effective date of any optional coverage.

This suicide exclusion applies to any coverage for which you pay all or part of the premium, which includes Optional Life coverage. It also applies to any amount subject to EOI requirements. Lincoln must approve the EOI form as well as the coverage amount.

## HOW BENEFITS ARE PAID

To claim a life insurance benefit, you or your beneficiary must email [benefit.services@iqvia.com](mailto:benefit.services@iqvia.com) with notification of the covered individual's death. IQVIA will confirm the beneficiary designation and assist in the completion and submittal of paperwork to Lincoln.

Once submitted, Lincoln will review the claim and any supporting documentation. If additional information is needed, the beneficiary of record will be contacted directly.

Lincoln will pay benefits immediately once a life insurance claim is approved. You or your beneficiary will be notified of Lincoln's decision as soon as it is made.

## ACCELERATED BENEFIT

If you or a covered dependent are terminally ill (meaning 12 or fewer months to live, as determined by a licensed physician while covered by the plan), the terminally ill person may elect to have up to 80% of his or her life insurance benefit (to a maximum of \$250,000) paid in a single lump sum. Upon death, the remaining benefit is paid to the beneficiary on record.



Receiving an accelerated benefit is subject to all of the following:

- It must be requested in writing, on a form acceptable to Lincoln.
- The individual must be terminally ill at the time the accelerated benefit payment is to be made.
- A physician must certify, in writing, that the individual is terminally ill and that his or her life expectancy has been reduced to less than 12 months.
- The physician's certification must be deemed satisfactory to Lincoln.

Any premium payments you are required to make must continue to be paid until you qualify to have your premium waived, as described in "Continuation of Coverage during Disability" on page 147.

If you have assigned your rights under the plan to an assignee or made an irrevocable beneficiary designation, Lincoln must receive consent, in writing, that the assignee or irrevocable beneficiary has agreed to the Accelerated Benefit payment on your behalf in a form acceptable to Lincoln before benefits are payable.

If you or a covered dependent elect to receive an accelerated benefit under the Life Insurance Plan, your remaining life insurance coverage will be affected as follows:

- Any death benefit payable under the Life Insurance Plan will be reduced by the amount received as an accelerated benefit.
- Any life insurance coverage that would be continued under a disability continuation provision (or that may be available under the conversion privilege) will be reduced by the amount received as an accelerated benefit. The remaining life insurance amount will be paid according to the terms and conditions applied to other payments under the Life Insurance Plan.

Any accelerated benefit that is payable may be taxable to the recipient. Consult a tax or financial advisor before taking advantage of this feature.

## TAX TREATMENT OF LIFE INSURANCE BENEFITS

While you are participating in the plan, any basic life insurance amounts above \$50,000 are considered imputed income and subject to imputed income taxes, as shown in the following table.

### Imputed Income

If your basic life insurance coverage exceeds \$50,000, the value of the amount of coverage that exceeds \$50,000 is considered "imputed income," and subject to imputed income taxes. The monthly value used to determine imputed income is based on a table provided by the IRS, not by IQVIA or Lincoln. The total imputed income is reported each year on your W-2 and you pay taxes on this amount.

To calculate the value of your basic life insurance:

- Subtract \$50,000 from your total insurance coverage.
- Divide by \$1,000.
- Multiply by the appropriate age-related monthly IRS Uniform Premium Rates. (To determine your Premium Rate, the IRS uses your age at the end of the calendar year.)

For example, assume that you are a 45 year-old IQVIA employee with \$85,000 in basic coverage. According to the IRS imputed income tax table, the monthly value of your coverage amount is \$.15 per \$1,000 of coverage. Using the calculation above, here's how your imputed income would be determined:

- $\$85,000 - \$50,000 = \$35,000$
- $\$35,000 \div \$1,000 = 35$
- $35 \times \$.15 = \$5.25$

This means that you would pay taxes on an additional \$5.25 per month. Assuming a 30% tax bracket, this means \$1.58 would be withheld monthly from your paycheck for taxes.

Contact your tax advisor or personal financial planner if you have questions about imputed income.

In general, life insurance proceeds are not subject to federal income taxes. Some exceptions may apply. In addition, other taxes, such as estate taxes, may be applicable. You may want to consult with your tax advisor regarding the proper tax treatment of any payment you or your beneficiary receives.

## WHEN BENEFIT PAYMENTS END

When benefit payment(s) end will depend on the amount your beneficiary is eligible to receive:

- **If the total claim is less than \$10,000,** Lincoln will pay your beneficiary in a single lump sum. No further payments will be made from the plan.
- **If the total claim is \$10,000 or more,** a beneficiary may elect to have the proceeds deposited into a Lincoln Security Account, which is an interest-bearing checking account. A beneficiary may withdraw the entire amount immediately or may make smaller withdrawals over time. If the Lincoln Security Account is not elected, benefits will be paid in a lump sum.

## CONTINUING COVERAGE

When coverage under the Life Insurance Plan ends, whether due to termination of employment or your death, you may be able to continue your (or your eligible dependents') life insurance coverage through conversion or portability, as described in the following sections.

### CONVERSION PRIVILEGE

#### If You Die

If you die during the 31 days before your insurance coverage is continued through the conversion or portability features, your beneficiary will receive a lump-sum payment of the amount you were entitled to convert or "port," even if you didn't complete the process.

When coverage ends under the plan, you can convert your coverage to an individual life policy without providing evidence of insurability. You must apply for individual life insurance under this life conversion privilege and pay the first premium within 31 days after the date your employment ends. Converted insurance may be any type of level-premium whole life plan offered by Lincoln.

Lincoln will mail conversion information and forms directly to your home within 30 days of your separation from IQVIA.

## PORTABLE GROUP TERM LIFE INSURANCE

If all of your coverage ends, you may be eligible to continue all or a part of the amount that ends, less any amount converted to an individual policy as provided in the conversion privilege. The coverage must end because you are no longer in an eligible class or are no longer in active employment, other than by retirement. Portable group term life insurance is not available if coverage ends because this plan terminates.

If you are eligible for portable group term life insurance, you may also elect portable group term life insurance for your covered dependent spouse or child whose coverage under this plan also ends when your coverage ends.

You may be eligible if:

- You are under age 65.
- You are a citizen of the United States or Canada.
- You are not a full-time member of the armed forces of any country
- Coverage is not continued on a waiver of premium basis.

Portable group term life insurance will contain only term life insurance. It will be issued without evidence of insurability. The premium due will be based on Lincoln's current rate for such plans that apply to you and your covered dependent spouse's class of risk and age.

The amount of portable group term life insurance you may apply for is subject to the following limits:

- The amount of insurance that terminated under the plan, subject to a \$500,000 maximum benefit limit.
- The minimum amount for a covered associate is \$10,000.
- The minimum amount for a covered spouse is \$5,000, and \$2,500 for a covered dependent child.

This amount is subject to any reductions due to age that may be contained in the portable group term life insurance policy. The amount of portable group term life Insurance may be decreased at any time. However, once elected, the amount of portable group term life insurance may not be increased.

## CONTINUATION OF COVERAGE DURING DISABILITY

If you become totally disabled while insured under this plan you may be eligible for continued life insurance coverage subject to premium payment. In continuing such coverage under this provision, IQVIA agrees to treat all employees equally. The life insurance benefit continued will be the amount in force on your life under this plan on the date you are no longer actively at work due to total disability, subject to any reductions provided by any part of the plan.

Dependent coverage will be continued during your period of total disability subject to premium payments. The amount of continued coverage for covered dependents will be the amount in force at the beginning of your total disability. The amount continued will not include any part of your life insurance that you converted to an individual policy unless you were totally disabled when you applied to convert; and you return the conversion policy to Lincoln without claim other than for a refund of the premiums you paid for it.

Your continued life insurance coverage under this provision will end on the earliest of the date when:

1. IQVIA determines you cease to be totally disabled;
2. you return to active employment;
3. the policy terminates;
4. premium payments stop;
5. you reach age 70;
6. the date you begin receiving a benefit from a retirement or pension plan; or
7. the date IQVIA classifies you as retired.

If continued life insurance coverage ends under this provision, you may convert your life insurance benefit as provided in the conversion privilege. Dependent coverage may be converted.

With respect to this provision, **“total disability”** or **“totally disabled”** means the complete inability, as a result of injury or sickness, to work at any job.

## COVERAGE DURING A LEAVE OF ABSENCE

Your coverage will continue for up to six months while on an approved leave of absence, provided premium payments are continued.

## ASSIGNMENT OF RIGHTS

The rights to your basic and optional life insurance coverage are owned by you, unless one of the following applies:

- You have previously assigned these rights to someone else (known as an “assignee”).
- You assign your rights under the plan to an assignee.

Lincoln will recognize an assignee as the owner of your basic life insurance coverage rights only if:

- The assignment is in writing, signed by you, in a form acceptable to Lincoln.
- A signed or certified copy of the written assignment has been received and registered by Lincoln.

Lincoln will not be responsible for the legal, tax or other effects of any assignment, or for any action taken under the plan’s provisions before receiving and registering an assignment. Contact Lincoln for details.

## CLAIMING BENEFITS

### Questions on Your Life Insurance Claim

Call Lincoln at 888-787-2129 if you have general questions about your claim and/or the status of your claim.

To claim benefits, please email [benefit.services@iqvia.com](mailto:benefit.services@iqvia.com) for assistance in completing the process. A valid claim form must be submitted for your life insurance claim to be reviewed for approval. Written notice of a life insurance claim must be sent to Lincoln within 60 days of your (or your eligible dependent’s) date of death.

## Your Claim

Both you and IQVIA will receive notification of Lincoln's determination of your life insurance claim. In the event that your claim is not approved, you will be provided the reason(s) for the denial and the process for appealing your claim.

## Fraudulent Claims

It is a crime to knowingly attempt to injure, defraud or deceive Lincoln with a life insurance claim, or to provide information that you know is false, incomplete or misleading. In such cases, Lincoln will deny your claim and you may be subject to prosecution and punishment under state and/or federal law. Lincoln intends to pursue all appropriate legal remedies in the event of insurance fraud.