



Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

**The Lincoln National Life Insurance Company**  
8801 Indian Hills Drive  
Omaha, NE 68114-4066  
Toll free (800) 423-2765  
www.LFG.com

July 1, 2021

Hope Meixell  
Moravian University  
1200 Main Street  
Bethlehem, PA 18018

| Re: | Policy Numbers      | Coverages            | Amendments Effective Dates |
|-----|---------------------|----------------------|----------------------------|
|     | 000010232170        | Life and AD&D        | July 1, 2021               |
|     | 000010232171        | Long Term Disability | July 1, 2021               |
|     | 000400001000        | Voluntary Life       | July 1, 2021               |
|     | Group I.D. MORCOLL2 |                      |                            |

Dear Hope Meixell:

Enclosed you will find Amendments and revised policies. As requested, we have amended the Group Policyholder Name to Moravian University.

Due to a recent audit, the following was not added as requested on the Long Term Disability:

Policy:

On the Schedule of Benefits for Class 2, the "Retirement Protection Percentage" section has been updated to:  
RETIREMENT PROTECTION PERCENTAGE:

- 1) Lesser of 10%; or
- 2) an amount equal to contributions made by Moravian College at the time of Total Disability.

Certificates:

For Class 2 on page 27, the below section has been removed:

**"Treatment Center"** means a health care facility (or its medical or psychiatric unit) which:

1. is licensed, certified or approved by the state where it is located;
2. has a program for inpatient treatment of substance abuse; and
3. provides such treatment based upon a written plan approved and supervised by a Physician.

For Class 3 on page 27, the below section has been removed:

**"Substance Abuse"** means alcoholism, drug abuse, or chemical dependency of any type.

We have made the appropriate corrections.

Revised certificates are located on The Lincoln National Life Insurance Company website, [www.lincoln4benefits.com](http://www.lincoln4benefits.com). A supply of printed certificates can be requested from Client Services at the telephone number or email address below.



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If you have any questions, please feel free to contact your broker or Customer Service Professional at 800-423-2765, or via email at [ClientServices@LFG.com](mailto:ClientServices@LFG.com). Thank you for giving The Lincoln National Life Insurance Company an opportunity to serve you.

Sincerely,

The Lincoln National Life Insurance Company

Enclosures

AMENDMENT NO. 4

TO BE ATTACHED TO AND MADE PART OF GROUP POLICY NO.: 000400001000-22982

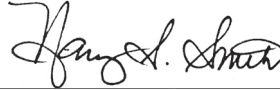
ISSUED TO: Moravian College

The Participation Agreement / Application is amended to reflect the following requested changes.

The name of the GROUP POLICYHOLDER is amended to read:  
Moravian University

The effective date of this amendment is July 1, 2021; but only with respect to losses incurred on or after that date. Nothing contained in this amendment shall change any of the terms and conditions of this Policy; except as stated above.

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**



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Officer of the Company