Certification Of Trustee Powers

Mail: Claim Dept. - 5310, P.O. Box 21008, Greensboro, NC 27420-1008
Overnight Address: Lincoln Financial Group
Claim Dept. - 5310
100 N. Greene St., Greensboro, NC 27401
Email: LifeClaimsCare2@LFG.com
Fax: 336-814-0021
Phone: 800-487-1485

For use with claims on policies issued by:
Aetna Life Insurance Company
Cigna Life Insurance Company
Connecticut General Life Insurance Company
First Penn-Pacific Life Insurance Company
The Lincoln National Life Insurance Company and Lincoln Life & Annuity Company of New York (collectively Lincoln)
Voya Retirement Insurance and Annuity Company

1. Enter Contract or Policy[1] Information

Contract or Policy Number(s):	
Owner Name (First, Middle, Last):	Owner Social Security Number/TIN:
Annuitant/Insured Name (First, Middle, Last):	Annuitant/Insured Social Security Number:

2. Enter Trust Information

Trust Name as it appears on the Trust:		Taxpayer Identification Number (TIN)
State Governing Law of Trust:	Original Trust Date (mm/dd/yyyy):	Latest Amendment Date (if any) (mm/dd/yyyy):

Trust Address (for correspondence):		Apt/Suite #:
City:	State:	Zip Code:

Trust Type (select one): ☐ Irrevocable ☐ Revocable ☐ Testamentary ☐ Nominee ☐ Charitable Remainder Trust (CRT)	Is this a grantor trust[2]? ☐ Yes ☐ No

Grantor Name (First, Middle, Last):	
Social Security Number:	Date of Birth (mm/dd/yyyy):

Grantor Name (First, Middle, Last):	
Social Security Number:	Date of Birth (mm/dd/yyyy):

- If this Trust has a Tax ID Number (TIN), any taxable distributions from an annuity to the Trust will be reported to the Trust and the Internal Revenue Service. If this Trust does not have a TIN, such annuity distributions will be reported to the Grantor and the Internal Revenue Service.
- The Trust will be treated as a natural person under IRC Section 72 (u) and the Grantor will be treated as the holder of the contract under IRC Section 72(s).
- If the Trust should cease to be a Grantor Trust, the Trustee and/or Grantor will immediately give written notification, including new TIN, to the Lincoln Financial Group.

1 Contract or Policy may be referred to as "Certificate."
2 A grantor trust is one in which the grantor has reserved to him/her/itself certain powers that, under current tax law, may generate a tax liability on the grantor. Generally, these would be powers that could lead to a conclusion that the assets of the Trust are treated as owned by the grantor and not the Trust (See, IRC Sections 671-679.) If not sure, please contact your tax/legal advisor to determine whether your trust is a grantor trust.

Please re-enter Contract or Policy Number(s) – *(If multiple policies, please list all):* ______________________________

3. Enter Trustee Information

Trustee Name (First, Middle, Last):		Social Security Number:
Trustee Address:		Apt/Suite #:
City:	State:	Zip Code:

Additional Trustee Name (First, Middle, Last):		Social Security Number:
Trustee Address:		Apt/Suite #:
City:	State:	Zip Code:

Additional Trustee Name (First, Middle, Last):		Social Security Number:
Trustee Address:		Apt/Suite #:
City:	State:	Zip Code:

Transaction request must be authorized by *(select one)*:

☐ All Trustees ☐ Majority of Trustees ☐ Any One Trustee

☐ Only Specified Named Trustee(s) *(provide name)*: ______________________________

Please re-enter Contract or Policy Number(s) – *(If multiple policies, please list all):* ______________________________

4. Certification and Signatures

- The Trustee(s) is (are) referred to as "you" in this form. By signing below, the undersigned Trustee(s) acknowledge and certify the following:
- You are the named Trustee(s) under the Trust and the information provided on this form is true and accurate;
- You have the power under the Trust and applicable law to exercise all ownership rights, privileges, options, and benefits under the contract(s) and/or policy(ies) listed above, and you understand and agree that the Company is not obligated to verify that the Trust is in effect or that you are acting within the authority granted to you under the terms of the Trust;
- You agree to indemnify and hold harmless Lincoln and the issuing company from any and all liability, including attorney's fees they may incur by acting upon instructions reasonably believed by them to be valid instructions originating from you with respect to any life insurance policy or annuity contract, and from all other acts related to such policy(ies) or contract(s);
- The Trust is currently in effect and has not been revoked, modified or amended in any manner that would cause the representations in this certification to be incorrect;
- This certification is being signed by all currently acting trustees of the Trust; and
- You agree to inform Lincoln in writing of any change in the Trustee(s), or any event that could alter this certification. (Provide supporting written documentation such as a letter stating that the named Trustee is no longer a Trustee, or a copy of the Trustee's certified death certificate).
- You understand that, to the extent Lincoln is in receipt of part or all of the trust instrument, Lincoln's representatives will not undertake to read the instrument, and will rely solely on the representations made above with respect to the trust. In addition, knowledge of the terms of the trust instrument may not be inferred solely from the fact that the trust instrument is being held by Lincoln.
- You understand that Lincoln reserves the right to require the full trust document and any subsequent amendments and/or restatements.

Trustee Signature:	Print Trustee Name (First, Middle, Last):	Date (mm/dd/yyy):
Trustee Signature:	Print Trustee Name (First, Middle, Last):	Date (mm/dd/yyy):
Trustee Signature:	Print Trustee Name (First, Middle, Last):	Date (mm/dd/yyy):

5. Enter Tax Information

Please furnish the Trust's Tax Identification Number (Tax ID Number). The decedent's Social Security Number should not be used.

Lincoln recommends that before completing this form, the Trustee consult with legal and/or tax advisors that are not only familiar with the terms of the Trust, but also the requirements and provisions of the generation skipping transfer taxes imposed by the Internal Revenue Code. This declaration may be completed by either the Trustee or an attorney that represents the Trust. The person signing this declaration on behalf of the Trust should understand that Lincoln Financial is relying on this declaration in complying with the generation skipping transfer tax withholding and reporting rules.

Name of Trust:	Date of Trust (mm/dd/yyyy):
Print Name of Trustee (First, Middle, Last):	Trust Tax ID Number:

If This Declaration Is Completed By An Attorney Representing The Trust, Please Print Name and Address:

Attorney Name:			
Address:	City:	State:	Zip Code:

Please re-enter Contract or Policy Number(s) – *(If multiple policies, please list all):* ______________________________

Enter Tax Information (continued)

The Internal Revenue Code imposes a Generation Skipping Transfer ("GST") tax on transfers of property to individuals that are two or more generation below the generation of the individual making the transfer. The GST applies to both lifetime transfer and transfer at death. The GST applies to direct gifts as well as gifts to Trusts. The GST rules are very complex, and if you are not familiar with them, you should seek out and rely upon the advice of your attorney or other advisor before completing this Declaration.

The IRS requires Lincoln to report and collect the GST tax on any life insurance death benefit of $250,000 or more. In order for Lincoln Financial to know if GST taxes should be withheld from the death benefits, we need this Declaration completed and returned to us.

☐ – The undersigned certifies that the above identified Trust is not a generation skipping transfer Trust.

(Check this box if, for example, the only beneficiaries of the Trust are the children of the insured. This box would also be appropriate if a grandchild is a beneficiary only because his or her parent (the insured's child) has died.)

☐ – The undersigned certifies that although the Trust is a generation skipping transfer Trust, the payment of the life insurance or annuity death proceeds is (i) excluded from the definition of a generation skipping transfer by IRC §2611(b) or (ii) is otherwise not subject to current generation skipping transfer taxes (e.g., the insured had no incidents of ownership in the policy at the time of his or her death).

(Check this box if, for example, the insured established, while living, an irrevocable life insurance Trust for the benefit of his children and grandchildren, and the assets in that Trust are not included in the insured's taxable Estate under IRS rules. Even if the only beneficiaries are the insured's grandchildren, if the insured has no "incidence of ownership" in the Trust, the GST tax will not apply at the time Lincoln Financial pays the life insurance death benefit. In some cases, the insured may have been required to report and pay GST taxes (or allocate part of his or her lifetime exemption to the contributions) on prior gifts to the Trust. There are numerous special Estate tax rules that should be considered, including the rule that transfers of property within three years of the date of death can result in the transferred property being included in the individual's Estate.)

☐ – The undersigned certifies that the above identified Trust is a generation skipping transfer Trust as that term is defined and used in the Internal Revenue Code. Attached to this statement is a true and correct copy of an allocation of all or a portion of the generation skipping transfer tax exemption (Schedule R-1 to IRS Form 706) to this Trust.

(Check this box if the payment of the death benefit is subject to the GST tax, but you wish to allocate all or a portion of the GST tax exemption to this policy. Lincoln Financial must receive a completed Schedule R-1 before any amount can be allocated to the policy death benefit. If the allocation is for less than the policy proceeds, Lincoln Financial will withhold GST taxes on the balance.)

☐ – The undersigned certifies that the above identified Trust is a generation skipping transfer Trust as that term is defined and used in the Internal Revenue Code and that the Trust has an inclusion ratio of one (i.e., there is no exemption remaining to be allocated to this Trust). If this box is checked, Lincoln Financial will withhold generation skipping transfer taxes from the payment at the amount required by law.

(Check this box if the entire amount of the death benefit is subject to the GST tax. Lincoln Financial will withhold at the applicable rate on the entire amount.) You must submit a Schedule R-1 so that Lincoln Financial can withhold and remit the GST taxes due. Failure to submit the Schedule R-1 will result in a delay to the processing of your death benefit.

By signing this declaration on behalf of the Trust, the undersigned represents (1) that a full and complete inquiry as to the facts has been made, (2) that this declaration is true and correct to the best of my knowledge and belief, and (3) that this declaration is made with the specific knowledge that Lincoln Financial will rely on this statement in tax reporting.

Trustee Signature:	Date (mm/dd/yyyy):
Trustee Name (Print):	

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.