

This document is intended to provide an overview of the preparations we make and actions we would take in the event of business interruption. It is not inclusive of business continuity measures in place. Our priority is you – our customer – and we approach planning and emergency response under the guiding principle of minimizing disruption for you and your employees.

In the event of Loss of Technology

Lincoln uses an all-hazard approach when contemplating disruptions to normal business operations. Loss of technology could include an application failure, a network infrastructure failure, a denial of service attack, corruption of data, failure of hardware, or a telephony outage.

Loss of technology interim processing strategies must document in detail how functions will continue during a technology outage impacting related applications. We complete critical function workshops to document all functions accomplished in a business area. The business continuity plan is created based on data gathered, including detail on what the function does, where the work is done, who does it, what is required to do it (including systems, equipment, etc.), as well as impacts (legal, regulatory, customer, financial, peak times). As we document functions, we identify strategies for the most likely scenarios.

In the event of Loss of Human Capital

Loss or reduction of Human Capital refers to the unavailability or reduction of personnel and the potential for that to impact the business area's ability to perform its functions. A pandemic is a health-related event defined as "occurring over a wide geographic area and affecting an exceptionally high proportion of the population." As a result, common business continuity planning strategies that rely heavily on alternative locations and geographic diversity would not be effective. If a pandemic were to occur, business units could be missing significant staff from all locations at the same time.

Lincoln models a loss of 40% of staff. This is based on best practices identified in pandemic planning; we identify this as high absence planning to avoid people thinking about this in the specific context of a pandemic. First and foremost, Lincoln business areas assign criticality to functions. Knowing what is most important based on impacts allows there to be focus on what is most important when a disruption to normal business operations occurs. Strategies for a reduction in staff include *prioritizing work*, *cross-training staff* both in the same location and at another location when feasible, and *moving work to a non-impacted location*.

In the event of Loss of Facility

Loss of facility refers to the inability to access at least one of the primary locations identified in the plan during an incident and may be the result of a natural or man-made event (building fire, power outage, storm damage).

Lincoln has multiple key city locations allowing for some flexibility if a local outage impacts either a key city or field location. In addition to an ability to shift work from one location to another, Lincoln has an agile workforce. Technology is in place to support critical employees working from an alternate location if necessary.

When it is not possible to conduct business from one of Lincoln's offices, the company will utilize work from home solutions, as well as the use of alternate sites equipped with resources to support critical business operations.