

Ratings User Guide

A Guide to Accessing Ratings for Insurance Carriers by the Top Independent Crediting Agencies

Standard and Poor's

www.standardandpoors.com

1. Go to www.standardandpoors.com.
2. Select your preferred country at the bottom of the page – United States.
3. Click the Register link on the top right hand side of the page.
4. Create your account and submit it.
5. On the new page, select Back to previous page.
6. On the drop-down menu at the top of the page under Products & Services, select Ratings.
7. Scroll down and on the left hand menu, select Insurance.
8. Under Insurance and under the Overview menu, select the Credit Ratings List.
9. Directly under the Overview will be an alphabetical list. Select "L" for Lincoln.
10. The ratings for Lincoln National Life Insurance Company will appear on the list.

Moody's

www.moodys.com

1. From the main menu, click the RATINGS news button in the list in the middle of the page.
2. You will be prompted to either "Log In" or "Sign Up." For first-time users, create an account and follow the simple steps
3. Your password will be emailed to you within seconds and then you can officially "Log In" to the RATINGS news page.
4. On the drop-down Search by Menu at the top of the page, type in "Lincoln National Life Insurance Company" and a list of all current Lincoln news and ratings will be provided to you.

Fitch Ratings

www.fitchratings.com

1. Type "Lincoln National Life Insurance Company" into the Search Fitch Ratings field on the upper right hand tab and click Search.

A.M. Best

www.ambest.com

1. Click on the Ratings & Analysis on the left hand menu.
2. From the same drop down menu on the left, click View ratings.
3. Then click on Financial Strength
4. At the top of the list that appears, type "Lincoln National Life Insurance Company" into the new Search field at the top of the list.
5. You will then be prompted to create an account to view the private information. Create your account.
6. Within seconds, a confirmation email will be sent to you. You must click the link to confirm your account and then it will take you directly to Lincoln.

For more information, contact Westland Financial Services

800-238-8144