Lincoln Financial Group®

You're In Charge®

RETIREMENT PLAN SERVICES

The Lincoln guide

Managing your account

Lincoln Alliance® program

2226847

Get started.
It's your retirement.

You made a wise decision.

You took charge of your financial future by participating in your employer-sponsored retirement plan. Lincoln Financial can help you manage your retirement planning by providing the tools and education you need to make smart decisions.

As a participant in the plan, you'll have access to resources designed to help you manage your retirement account and save more. You'll get comprehensive educational tools for every phase of retirement planning — from enrollment up to and through retirement.

***Lincoln InStep*® Participant Retirement Program**

Take charge, starting today.

For more information, visit **LincolnFinancial.com/Retirement**. You'll find helpful planning tools and information about getting started in your plan and building toward a more secure retirement.

Learn how to manage your retirement account.

Easily manage your account online or by phone

You can check the status of your retirement plan account and conduct transactions either online or by phone. This guide shows you how to register for these services.

Review your quarterly statements

You can review quarterly statements, which you may receive by mail or access online. You can sign up for eDelivery by logging in to your account at **LincolnFinancial.com/Retirement**.

Call us for personal assistance

If you have questions, please feel free to contact your retirement plan representative or, for help with your account, please call:

800-234-3500
Monday through Friday
8:00 a.m. to 8:00 p.m. Eastern

Manage your account online.

Online access to your account

Go to **LincolnFinancial.com/Retirement** to log in and manage your account. Helpful features on your account dashboard allow you to:

- View your total and vested account balances.
- Get a personalized estimate of your monthly retirement income and see how changing variables can affect the results.
- Update your beneficiary information.
- Use the educational information in the learning center to help you make informed decisions.

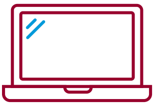
Account history at your fingertips

- Check your fund and account performance.
- Access statements.

Conduct transactions with ease

- See your current contribution rate, and use simplified contribution increase options and a contribution planner.[1]
- View or change your investment options.
- Review or update your current asset allocation.

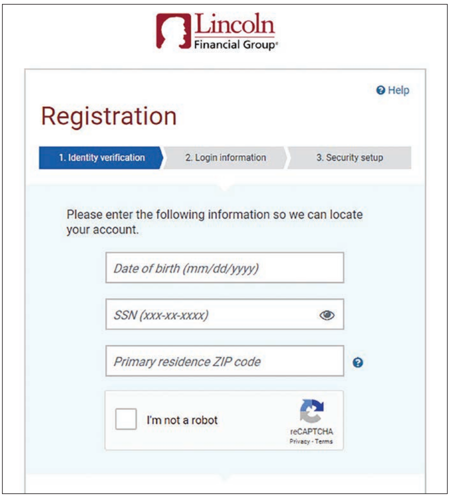
[1] Contribution features may not be the same for all plans.



Check your account on the go!

Access our site via your desktop, laptop, tablet or smartphone.

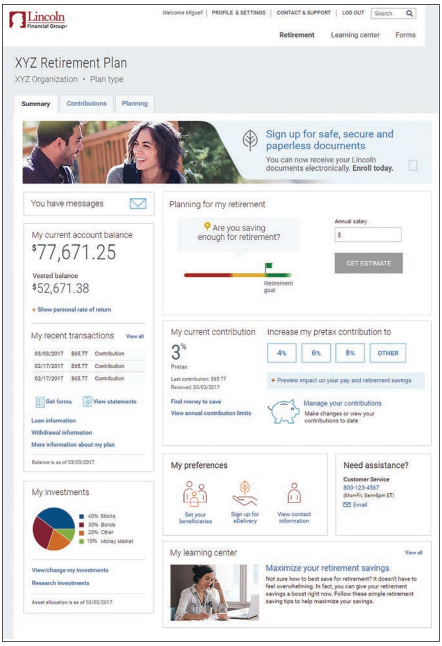
Online registration



Go to **LincolnFinancial.com/Register** and follow the prompts.

To verify your identity, you'll be asked a series of questions.

You'll be required to enroll in two-factor authentication using a secure phone call or text message to ensure your identity at login.



Once you've registered, you'll be able to view and select your plan name and gain access to your account.

Need help registering?

Call our Internet Support Team at 800-648-6424.

Manage your account by phone.

The interactive voice response system helps you:

- Check your account balance and investment option unit values
- Change future investment options
- Transfer funds among investment options

IMPORTANT:
Keep your PIN in a secure place for easy reference.

Get registered!

1. Call **800-234-3500**.
2. Say "My Account." Follow the prompts to continue in either English or Spanish.
3. Say or enter your Social Security number and, when prompted, enter your personal identification number (PIN). To enroll in voice verification, a fast and secure way to access your account, say "Enroll my voice."
4. If you've lost or misplaced your PIN, you may say"representative" at any time during the call to be transferred to a customer service representative who can reset your PIN.

Quarterly statements

Your statement contains a summary of account activity — including vesting, allocations, fees and expenses, and beneficiary information — for the previous calendar quarter.

It's designed to help you manage your account as you save toward your financial future. For your convenience, statements also are available online.

You can sign up for eDelivery to get your statements electronically. This convenient, paper-free service cuts the clutter to help you stay organized.

Executive summary of your account

Current contribution amounts show your elected deferral percentages.

Total account value is highlighted and in bold.

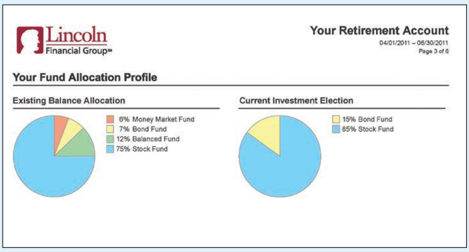
Estimated retirement income shows forecasts based on current savings amounts and years to retirement.

Contact information provides you with a number to call for account questions, details about where to find information online and contact information for your retirement plan representative.

Personal rate of return provides quarterly and year-to-date returns, as well as perspective on one-, three- and five-year returns.[1]

Account overview

- The pie chart on the left of this screenshot shows how your current account balance is being allocated.
- The pie chart on the right illustrates how your future contributions will be allocated.



[1] Your personal rate of return appears on your quarterly statement when you complete a full calendar quarter of performance. If your first contribution is mid-quarter, your personal rate of return won't appear on the statement until the end of the following calendar quarter.

Please contact Lincoln Financial to learn more.

800-234-3500
Monday through Friday
8:00 a.m. to 8:00 p.m. Eastern

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LincolnFinancial.com/Retirement

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ECG 10/18 **Z11**
Order code: LAP-GUID-BRC001

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Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

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