Lincoln Financial Group®
You're In Charge®

Lincoln Alliance® program

The Lincoln guide

Managing your account

RETIREMENT PLAN SERVICES

2082112

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 helps you manage your retirement planning by providing the tools and guidance 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.

Take charge, starting today.

For more information, scan or visit **LincolnFinancial.com/GetStarted.** You'll find helpful information on 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.

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

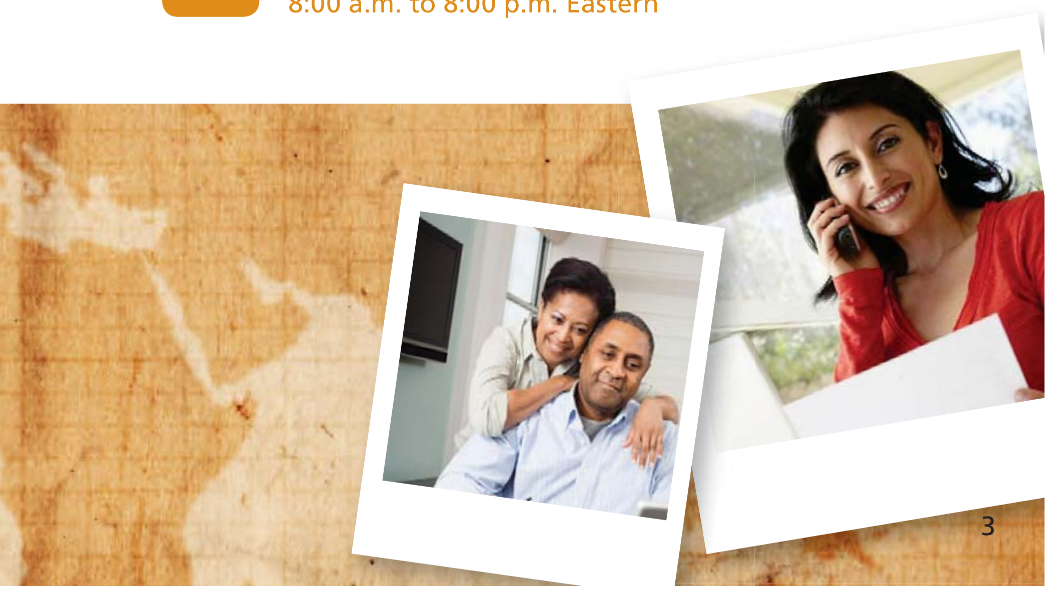
Check your mailbox for quarterly statements.

You can also review quarterly statements and activity confirmations online for detailed account information.

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, day or night

Go to LincolnFinancial.com to manage your account. Using your online account access, you may:

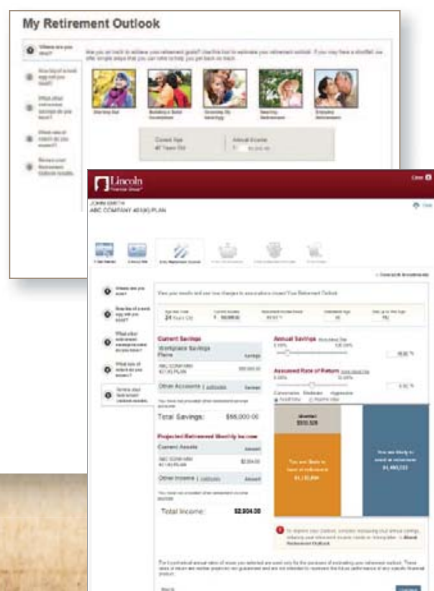
- See your total and vested account balances.
- Check your fund and account performance.
- Change your contribution rate.
- Select different investment options.
- View your statements.
- Get important messages about your plan.

Stay on track

Use the Retirement Outlook tool to:

- Find out if you're on track to reach your retirement goals.
- Identify ways to get back on track.

As always, your retirement plan representative is available to assist you.

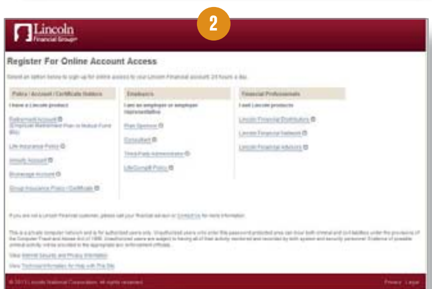


It's as easy as 1-2-3.

Step-by-step registration

1

Go to LincolnFinancial.com, select **Register Now** in the **Login** box.



2

Select **Retirement Account** under **Policy/Account/Certificate Holders** and follow the prompts.

3

Once you are registered, you will 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 automated voice response system helps you

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

Get registered

1. Call **800-234-3500.**
2. Say "My Account." Follow the prompt to continue in either English or Spanish.
3. Say or enter your personal identification number (PIN) or to enroll in voice verification, a fast and secure way to access your account, say "Enroll my voice."
4. If you have lost or misplaced your PIN, you may request that your PIN be reset by saying "Representative" at any time during the call to be transferred to a customer service representative.

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

Quarterly statements

Your statement, which arrives by mail, contains a summary of account activity during the previous calendar quarter, including all contributions, distributions, transfers and any investment earnings.

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

Executive summary of your account

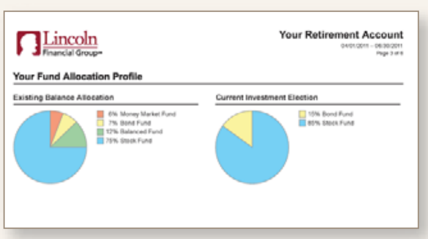
Current contribution amounts show your elected deferral percentages.

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, where to find information online and how to reach your retirement plan representative.

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



Account overview

- The pie chart on the left 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 midquarter, your personal rate of return will not appear on the statement until the end of the following calendar quarter.

Please feel free to contact Lincoln Financial.

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

LincolnFinancial.com
Login: Employer Retirement Plans

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Affiliates are separately responsible for their own financial and contractual obligations.

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Order code: LAP-GUID-BRC001

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Important disclosures:

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus contains 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.

The *Lincoln Alliance*® program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Lincoln Investment Advisors Corporation (LIAC) is the investment management organization of Lincoln Financial Group.