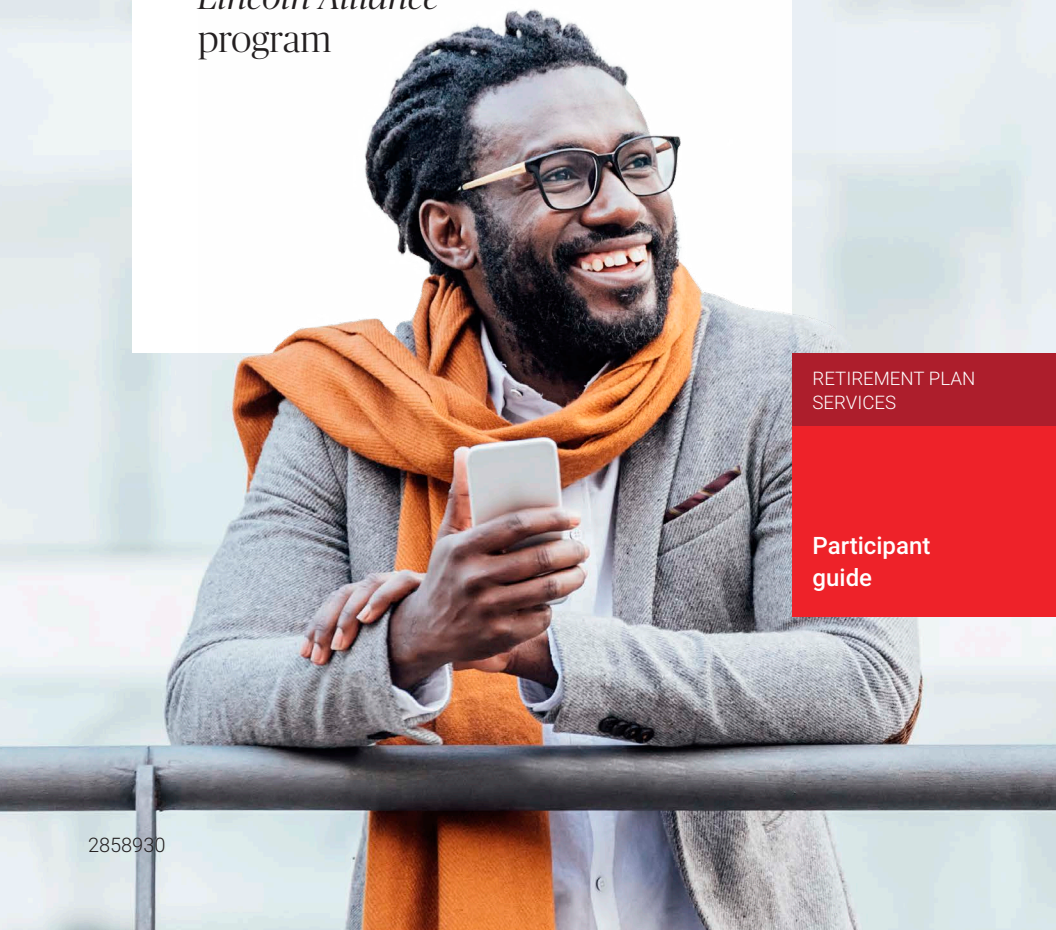
Lincoln Financial Group®

Managing your account

Lincoln Alliance® program



RETIREMENT PLAN SERVICES

Participant guide

2858930

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

Learn how to manage your retirement account.

Manage your account online or by phone

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

Review your quarterly statements

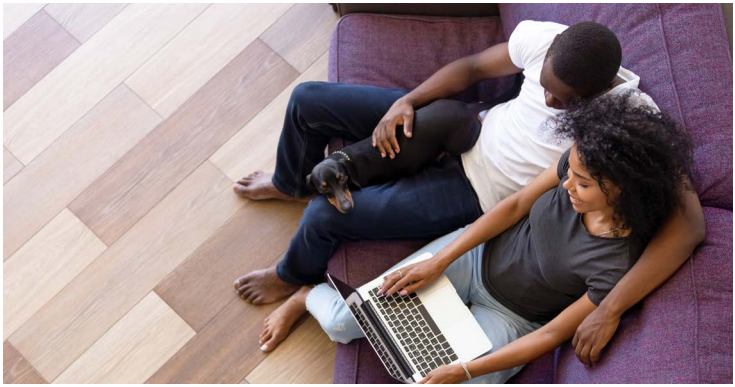
You can review your quarterly statements online. Sign up for eDelivery by logging in to your account at **LincolnFinancial.com/Retirement**.

Call us for personal assistance

If you have questions, please contact your retirement plan representative. 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.

Go to **LincolnFinancial.com/Retirement** to log in and manage your account.

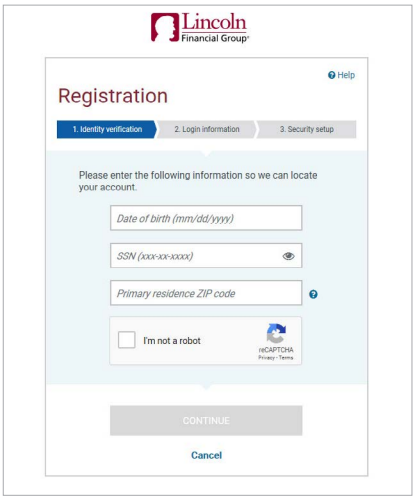
Account information at your fingertips

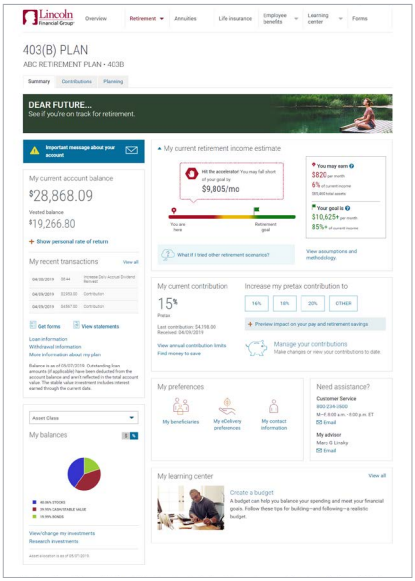
- Review investment performance.
- View quarterly statements.
- Check your account balance.
- Get a personalized estimate of your monthly retirement income and see how changing variables can affect the results.
- Update your beneficiary information.
- Use the educational information in the learning center to help you make informed decisions.
- Schedule a meeting with your retirement consultant.

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.





Get registered!

- Go to **LincolnFinancial.com/Register** and follow the prompts.
- Answer a series of security questions to verify your identity.
- Enroll in two-factor authentication, which uses a secure phone call or text message to ensure your identity at login.

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 information
- Investment option unit values
- Future contributions

Important:

Keep your PIN in a secure place for easy reference.

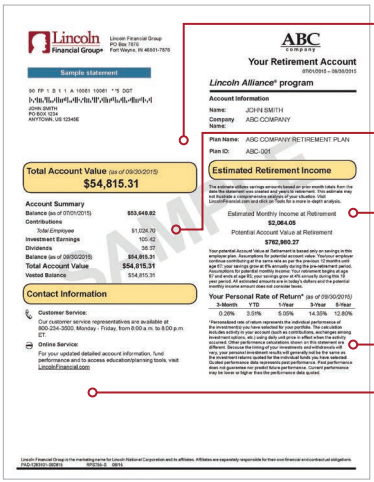
Get registered!

- Call **800-234-3500.**
- Say "My Account." Follow the prompts to continue in either English or Spanish.
- 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."
- 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.

Review your quarterly statements.

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

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


Lincoln Financial Group
Lincoln Financial Group
PO Box 7876
Fort Wayne, IN 46801-7876

Sample statement

JOHN SMITH
PO BOX 1234
ANYTOWN, US 12345E

ABC company

Your Retirement Account
01/01/2015 – 06/30/2015

Lincoln Alliance® program

Account Information

Name: JOHN SMITH
Company Name: ABC COMPANY
Plan Name: ABC COMPANY RETIREMENT PLAN
Plan ID: ABC-001

Total Account Value *(as of 09/30/2015)*
$54,815.31

Account Summary

Balance (as of 07/01/2015)	$53,649.82
Contributions	
Total Employee	$1,024.70
Investment Earnings	105.42
Dividends	36.37
Balance (as of 09/30/2015)	$54,815.31
Total Account Value	$54,815.31
Vested Balance	$54,815.31

Estimated Retirement Income

Estimated Monthly Income at Retirement
$2,064.05

Potential Account Value at Retirement
$782,800.27

Your Personal Rate of Return* *(as of 09/30/2015)*

3-Month	YTD	1-Year	3-Year	5-Year
0.39%	3.5%	5.05%	14.35%	12.80%

Contact Information

Customer Service:
Our customer service representatives are available at 800-234-3500, Monday - Friday, from 8:00 a.m. to 8:00 p.m. ET.

Online Service:
For your updated detailed account information, fund performance and to access education/planning tools, visit LincolnFinancial.com.

SAMPLE

Total account value is highlighted and shown in bold so you won't miss it.

Current contribution amounts show your elected deferral percentages.

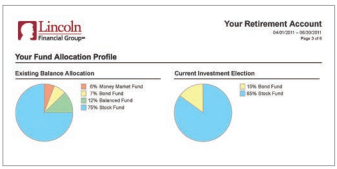
Estimated retirement income shows forecasts based on current savings amounts and years to retirement.

Personal rate of return provides quarterly and year-to-date returns, as well as perspective on one-, three-, and five-year returns.[2]

Contact information provides a number you can call to ask account questions and to learn where to find information online and how to reach your retirement plan representative.

Account overview

- The pie chart on the left shows how your account balance is currently allocated.
- The pie chart on the right illustrates how your future contributions will be allocated.



[2] Your personal rate of return appears on your quarterly statement when you complete a full calendar quarter of performance. If you make your first contribution 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

LincolnFinancial.com/Retirement

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

LCN-2858930-120519
POD 12/19 **Z12**
Order code: LAP-GUID-BRC001

Lincoln Financial Group®

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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