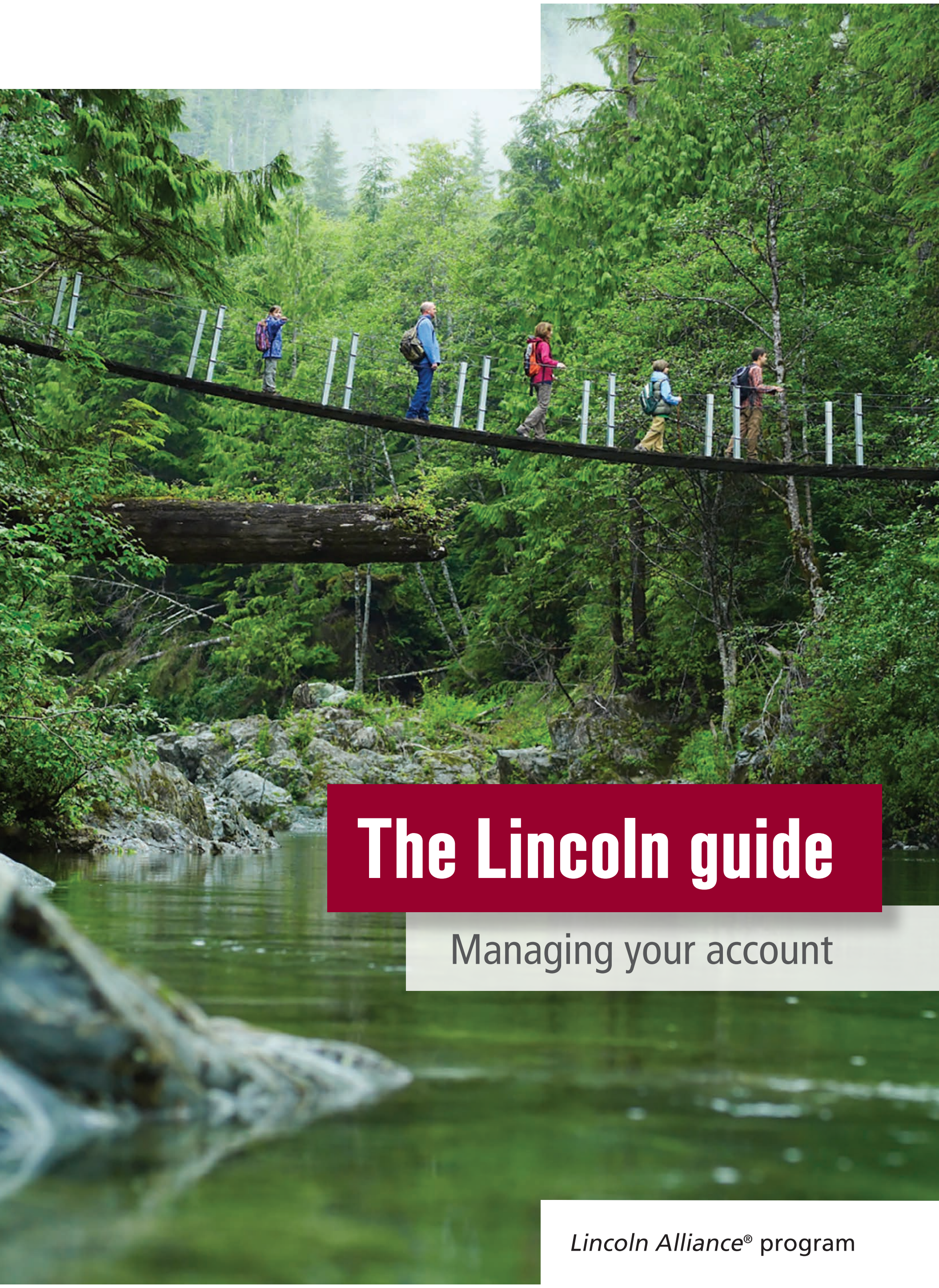
Lincoln Financial Group®

You're In Charge®

RETIREMENT PLAN SERVICES



The Lincoln guide

Managing your account

Lincoln Alliance® program

1350919

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.

Lincoln InStep® Participant Retirement Program

Take charge, starting today.

For more information, visit **LincolnFinancial.com/Retirement**. You'll find helpful planning tools and 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.

Review your quarterly statements

You can review quarterly statements, which are mailed. You can also 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:

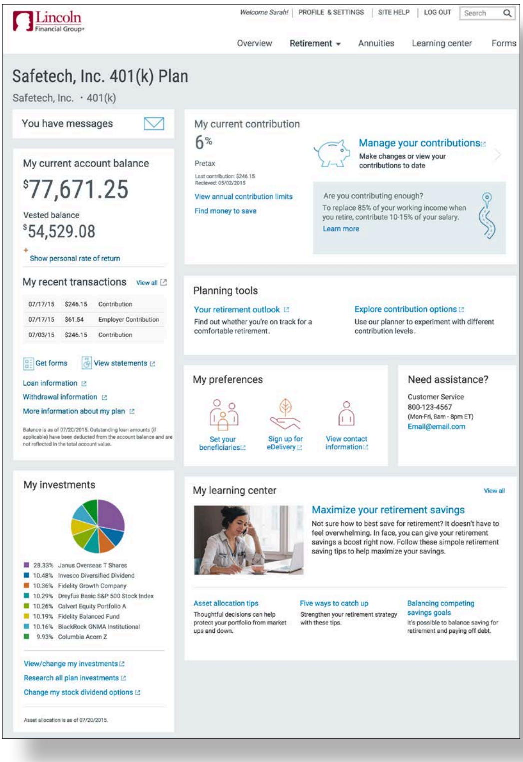
800-234-3500
Monday through Friday
8:00 a.m. to 8:00 p.m. Eastern

Manage your account online

Online access to your account, day or night

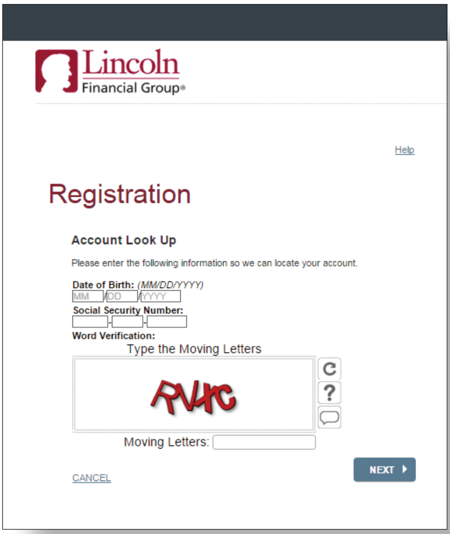
Go to LincolnFinancial.com/Retirement to log in and manage your account. Using your online account access, you may:

- See your total and vested account balances
- Check your fund and account performance
- Change your contribution rate
- Select different investment options
- View your statements
- Access forms
- Get important messages about your plan
- Sign up for eDelivery
- Use our online tools to find out if you're on track to reach your retirement goals

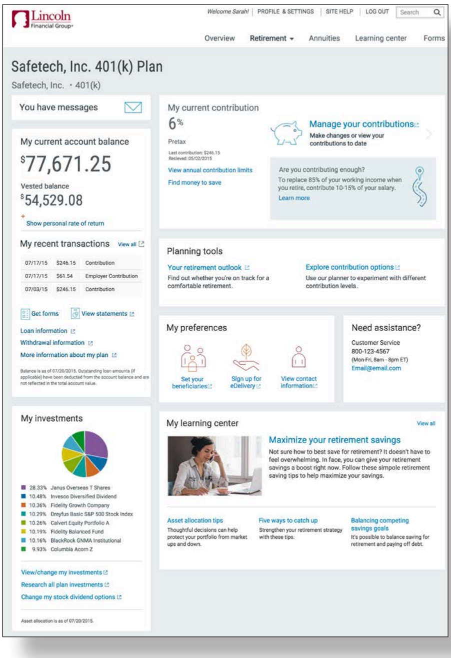


Check your account on the go!
Download the **Lincoln Financial Mobile app** for smartphones from the App Store or Google Play.

Online registration



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



Once you're 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 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 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 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 contains a summary of account activity for the previous calendar quarter, including vesting, allocations, fees and expenses, and beneficiary information.

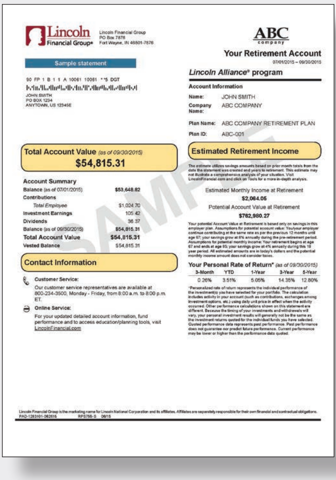
It's designed to help you manage your account as you save toward your financial future. For your convenience, statements also are available online.

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.



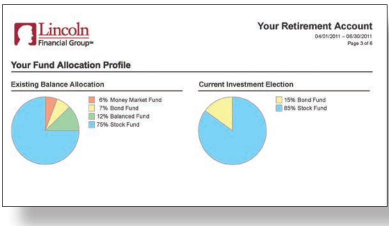
Estimated retirement income shows forecasts based on current savings amounts and years to retirement.

Contact information provides you with a number to call for account questions and details about where to find information online and howto reach 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 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 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/Retirement

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

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

LCN-1350919-111115
ECG 4/16 **Z05**
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 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.

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.