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.

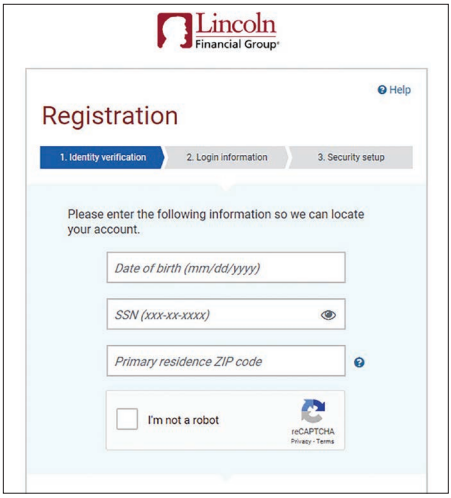
Conduct transactions with ease

- 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.

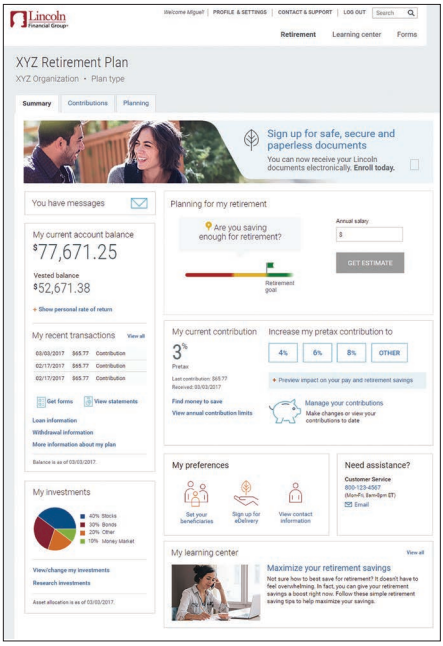


Online registration

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

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

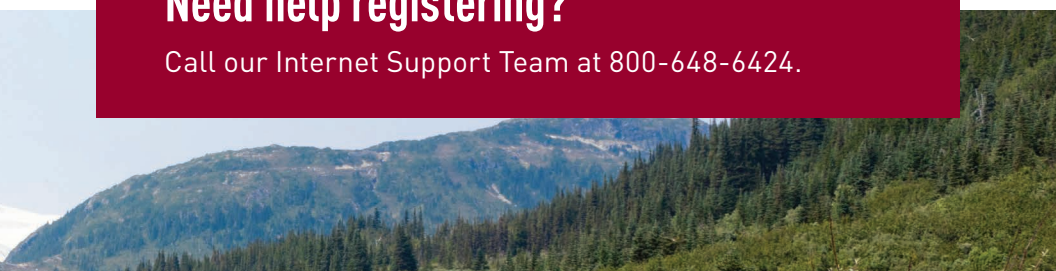
You'll be required to enroll in two-factor authentication using a secure phone call or text message to ensure your identity at login.



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.

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

Sample statement

30 FP 1 B 1 1 A 10661 10661 1 *S DQT
JOHN SMITH
PO BOX 1234
ANYTOWN, US 123456

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 06/30/2015)*
$54,815.31

Account Summary

Balance (as of 07/01/2015)	$53,648.82
Contributions	
Total Employee	$1,034.70
Investment Earnings	105.42
Dividends	36.37
Balance (as of 06/30/2015)	$54,815.31
Total Account Value	$54,815.31
Vested Balance	$54,815.31

Contact Information

Customer Service:
Our customer service representatives are available at 800-254-3500, 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

Estimated Retirement Income

The estimate utilizes savings amounts based on prior month totals from the date the statement was created and years for retirement. This estimate may not include a comprehensive analysis of your situation. Visit LincolnFinance.com and click on Tools for a more in depth analysis.

Estimated Monthly Income at Retirement
$2,064.05

Potential Account Value at Retirement
$762,900.27

Your potential Account Value at Retirement is based only on savings in this employer plan. Assumptions for potential account value: You/your employer contribute the same amount to your account each month. You retire at age 67, your savings grow at 6% annually during the pre-retirement period. Assumptions for potential monthly income: Your retirement begins at age 67 and you live to age 90. Your income is fixed for the duration of the 23 year period. All estimated amounts are in today's dollars and the potential monthly income amount does not consider taxes.

Your Personal Rate of Return* (as of 06/30/2015)

3-Month	YTD	1-Year	3-Year	5-Year
0.26%	3.51%	5.05%	14.35%	12.80%

*The annualized rate of return represents the cumulative performance of your account for the period shown. The rate of return includes activity in your account (such as contributions, exchanges among investment options, etc.) using daily unit price in effect when the activity occurred. Other performance measurements, such as dollar-weighted returns, time-weighted rates of return, and benchmarks are not available on your personal investment results but generally not be the same as the investment returns quoted for the individual funds you have selected. Past performance is no guarantee of future results. Lack of diversification does not guarantee nor predict future performance. Current performance may be lower or higher than the performance data quoted.

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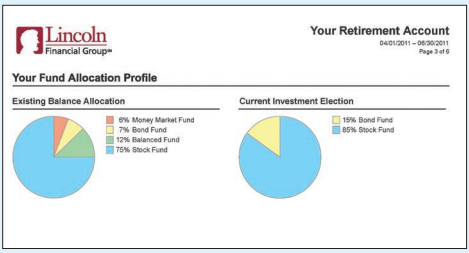
PHS-1302011-060605 RP3706-3 06/15

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.


Lincoln Financial Group™

Your Retirement Account
04/01/2011 – 06/30/2011
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Your Fund Allocation Profile

Existing Balance Allocation

6% Money Market Fund
7% Bond Fund
12% Balanced Fund
75% Stock Fund

Current Investment Election

15% Bond Fund
85% Stock Fund

[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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LCN-2226847-082918
ECG 10/18 **Z11**
Order code: LAP-GUID-BRC001

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You're In Charge®

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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