Managing your account

Lincoln Alliance® program

RETIREMENT PLAN SERVICES

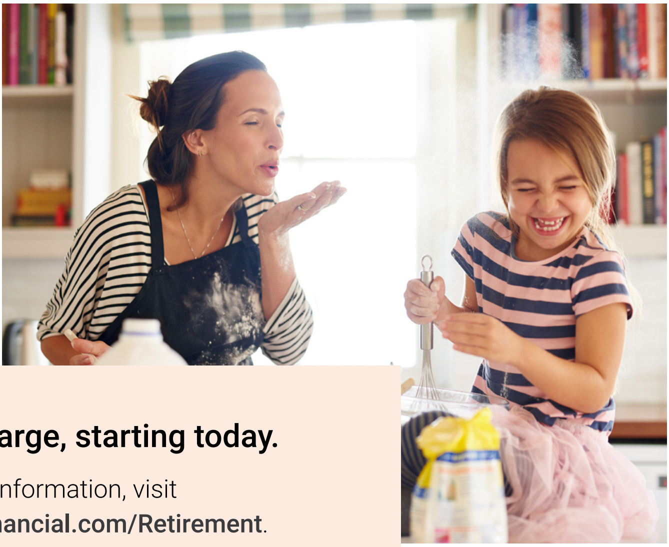
Participant guide

6576721

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 can help you manage your retirement planning by providing the tools and information you need to keep making 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 your retirement account status 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.

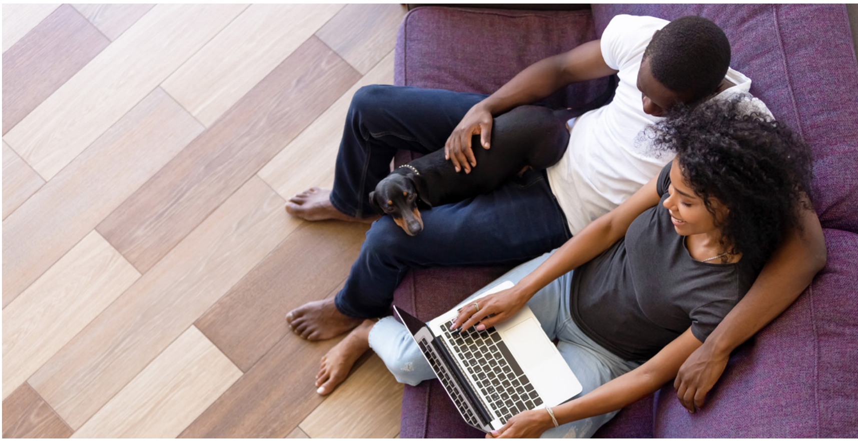
You can review your quarterly statements online. Sign up for eDelivery by logging in to your account at **LincolnFinancial.com/Retirement**.

Call us for personal assistance.

If you have questions, please contact your retirement plan representative. For help with your account, 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.

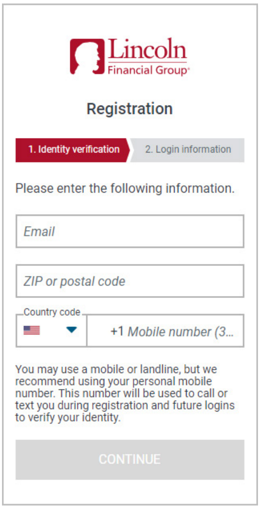
Account information is at your fingertips.

- Review investment performance over time.
- View quarterly statements.
- Check your account balance.
- Use the *My Target*SM calculator for a personalized estimate of your monthly retirement income, and see how changing variables can affect the results.
- Prioritize your actions like updating your beneficiary information, meeting with a retirement consultant, or selecting your communication preferences.
- Visit the Learning center for educational information that can help you make informed decisions.

Conduct transactions with ease.

- See your current contribution rate, update your deferral amount, and use the contribution planner to see how it may impact your paycheck.[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**.
- Verify your identity.
- Create your username and password.
- Register for two-factor authentication.

For illustrative purposes only. Actual screens subject to change.

Need help registering?

Call our Web Support team at **800-648-6424**.

Manage your account by phone

The interactive voice response system lets you check your:

- Account information
- Investment 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 allocations, fees, and expenses.

Sign up for eDelivery and get electronic notifications when your quarterly statements are ready. This convenient, paper-free service cuts the clutter to help you stay organized.

Call Lincoln with questions at 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.

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POD ADA 5/24 **Z17**
Order code: LAP-GUID-BRC001

Lincoln Financial Group®

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