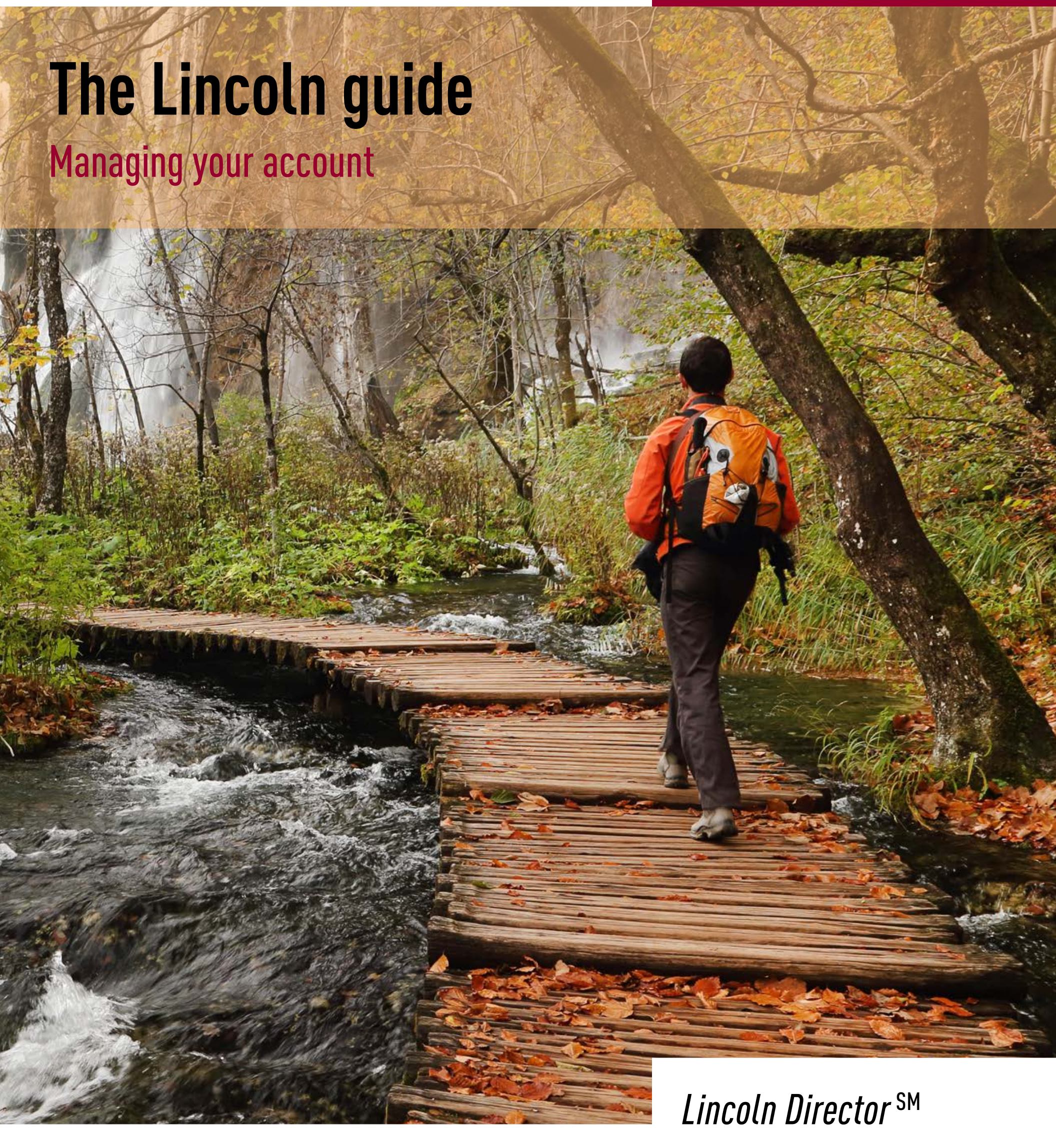
Lincoln Financial Group®

You're In Charge®

RETIREMENT PLAN SERVICES

The Lincoln guide

Managing your account



Lincoln Director SM

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

2226823

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.

***Lincoln InStep®* Participant Retirement Program**

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.

Easily 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 quarterly statements and activity confirmations for detailed account information.

Call us for personal assistance.

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

800-510-4015
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. Using your online account access, you can:

- Check your account balance.
- Review investment option unit values.
- View dynamic charts of current allocations.
- Get a personalized estimate of your monthly retirement income.

Account history at your fingertips

Your online account access allows you to:

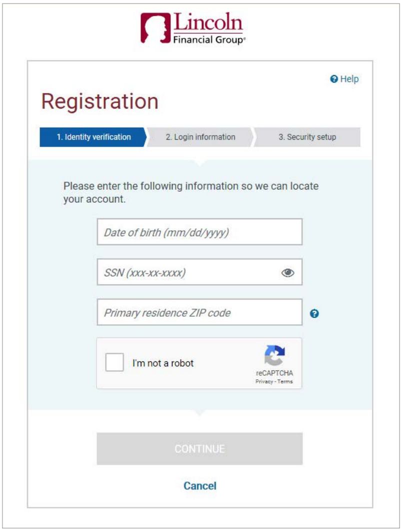
- Review investment performance.
- Check your transaction activity.
- View quarterly statements.

Conduct transactions with ease

- Make transfers among investment options.
- Select future investment choices.
- Change your phone number or mailing address.

Check your account on the go!

Access our site via your desktop, laptop, tablet or smartphone.

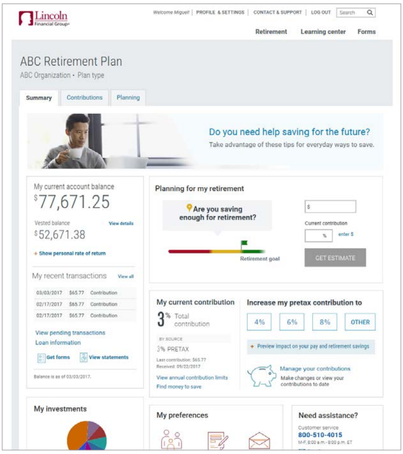


Online registration

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

To verify your identity, you will be asked a series of security 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're registered, you'll be able to view your account balance, retirement income estimate, contribution, statement, asset allocation, and more.

The contribution module will display only for plans with employee contributions.

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 information
- Investment option unit values
- Future contributions

Get registered!

1. Call **800-510-4015**.
2. Enter your Social Security number.
3. At the prompt, create a personal identification number (PIN) that you can use to access your account in the future

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

Quarterly statements

Your quarterly statement contains a summary of account activity for the previous calendar quarter, including contributions, distributions, transfers, and any earnings.

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

Timely messages help you manage your account.

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

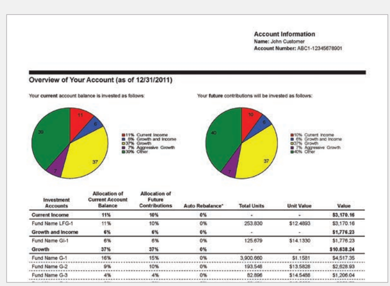
Total account value is highlighted and shown in bold type so you won't miss it.

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

[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.

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.



Investment Accounts	Allocation of Current Account Balance	Allocation of Future Contributions	Auto Rebalance*	Total Units	Unit Value	Value
Current Income	**11%**	**10%**	**0%**	-	-	**$3,170.16**
Fund Name LFG-1	11%	10%	0%	253.830	$12.4893	$3,170.16
Growth and Income	**6%**	**6%**	**0%**	-	-	**$1,776.23**
Fund Name GI-1	6%	6%	0%	125.679	$14.1330	$1,776.23
Growth	**37%**	**37%**	**0%**	-	-	**$10,638.24**
Fund Name G-1	16%	15%	0%	3,900.660	$1.1581	$4,517.35
Fund Name G-2	9%	10%	0%	193.548	$13.5828	$2,628.93
Fund Name G-3	4%	4%	0%	82.896	$14.5488	$1,206.04

Please feel free to contact Lincoln Financial at:

800-510-4015
Monday through Friday
8:00 a.m. to 8:00 p.m. Eastern

Important disclosures:

A group variable annuity is a long-term investment product designed particularly for retirement purposes. Group variable annuities contain both investment and insurance components and have fees and expenses, including administrative and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals may carry tax consequences, including possible tax penalties.

*Lincoln Director*SM group variable annuity (contract form 19476 and state variations) is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

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Products and features are subject to state availability. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

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LincolnFinancial.com/Retirement

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