Retirement Plan Services

Why you're receiving communication from Lincoln Financial Group

You have two vendor choices

Our retirement plan offers you a choice of two recordkeeping vendors for your account: Lincoln Financial Group and TIAA. You can access your account information and will receive participant communications from either Lincoln or TIAA, depending on the vendor you choose.

Lincoln is the administration recordkeeper

Lincoln is also the lead administration recordkeeper for the plan. In this role, Lincoln provides the plan documents and amendments, performs required compliance testing, and distributes required regulatory notices. This ensures the plan is in compliance with Department of Labor and Internal Revenue Service regulations.

All participants receive communication from Lincoln

As a result, all plan participants (whether your account is with Lincoln or TIAA) will receive administrative notifications from Lincoln. These include a welcome letter, Initial Paper Notice (IPN), and Notice of Internet Availability (NOIA). All plan participants who are eligible and/or have a plan balance are required to receive these notifications.

For more information

If you have questions about your account or the notifications you're receiving from Lincoln, please contact the Lincoln Customer Contact Center. Representatives are available Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern at **800-234-3500**. You can also meet with your dedicated Lincoln retirement consultant, **Richard Phelan**, for answers to your account questions and to discuss retirement planning topics important to you. To make an appointment, contact Richard at **877-562-4738** or Richard.Phelan@LFG.com.

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

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, SIPC) and a retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Retirement consultants are registered representatives of LFA.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including Lincoln Retirement Services Company, LLC. Affiliates are separately responsible for their own financial and contractual obligations.

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