

Making your retirement path a little simpler

RETIREMENT PLAN
SERVICES

Overview

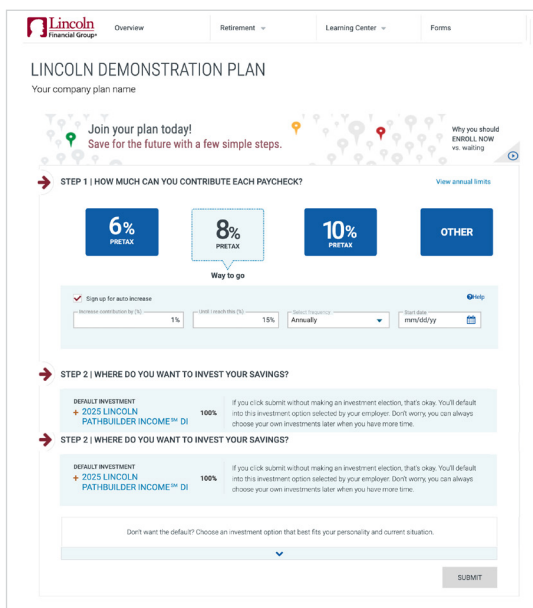
Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York



Your retirement plan website

Your journey to retirement should be as easy as possible. A personalized online experience can help you achieve your goals.

Here's what to expect:



For illustration purposes only. Actual screens subject to change.

Adaptive design

You can enjoy an optimized viewing experience, no matter how you access our site — desktop, laptop, tablet, or smartphone.

Holistic account summary page

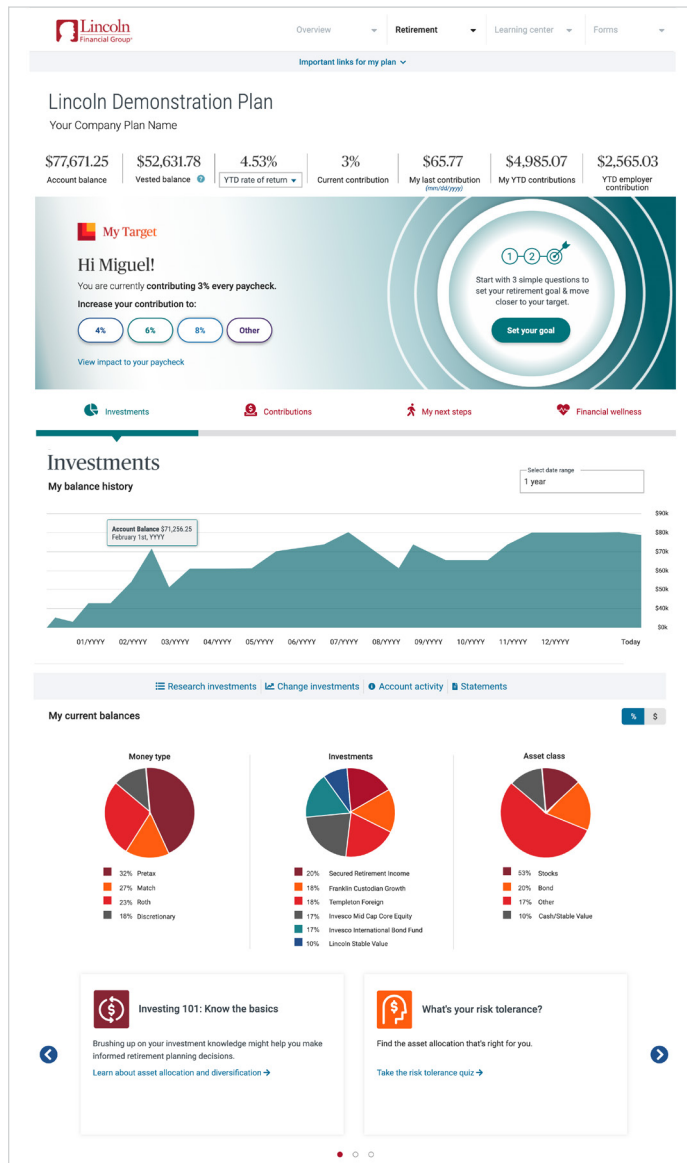
All of the tools you need to navigate your retirement journey are available in a single, user-friendly dashboard view.

Easy enrollment

If you haven't yet enrolled, register for online access at LincolnFinancial.com/Register. With just a few clicks, you're on your way!

1. Select the amount you'd like to contribute, confirm your investment option — either the default investment or one you prefer — and click **SUBMIT**. That's it! You're enrolled.
2. You may opt in to automatic increases if this feature is available through your plan.
3. The All-in-one Model Portfolio is a diversified investment option that automatically becomes more conservative as you approach retirement. The Create My Own Portfolio option allows you to build a custom portfolio from the investments available in your plan's lineup.

Contribution features may not be the same for all plans. The display you see when you log in is based on your plan's offerings.



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Account summary page

- 1. Intuitive navigation:** Quickly find the account information that matters most to you.
- 2. My TargetSM calculator:** Using the My Target calculator, get a personalized estimate of your monthly retirement income compared to your income goal, and see how changing variables like your contribution rate, retirement age, or percent of retirement income may affect the results.
- 3. Personal rate of return:** View your year-to-date and annual personal rate of return, which is clearly displayed and updated daily.
- 4. Contributions tab:** Update contribution amounts, select an auto increase frequency, and use the contribution planning tool to see how changing your contribution rate may affect your paycheck. You can also easily see your year-to-date contributions versus your employer's and compare your contributions against the IRS limit.*
- 5. Contribution rate:** Better integration between Click2ContributeSM and the My Target calculator can make it easier for you to increase contributions to reach your personalized retirement goal.
- 6. Investments:** Go to your Investments tab to see an interactive, linear graph of your balance history with Lincoln.
- 7. My next steps:** The My next steps tab drives specific actions like meeting with your retirement consultant, updating your beneficiaries, or managing your communication preferences.
- 8. Important links for my plan:** View the Important links for my plan drop-down to quickly take action like viewing your online statement or updating your beneficiaries.
- 9. Educational content:** Visit the Learning center to watch videos, read articles, and use tools to help you make informed decisions

* Contribution features may not be the same for all plans.



Discover the features of your website by logging in to your account at LincolnFinancial.com/Retirement.

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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