

Managing your account

Multi-Fund®

RETIREMENT PLAN
SERVICES

Participant
guide

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.



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 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, 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 contact your retirement plan representative. For help with your account, please call:

800-454-6265

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.

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!

- Call **800-454-6265**.
- Press 2 for personal account information.
- Press 2 for automated account information.
- Enter your Social Security number (SSN) and press 1 to register your PIN.

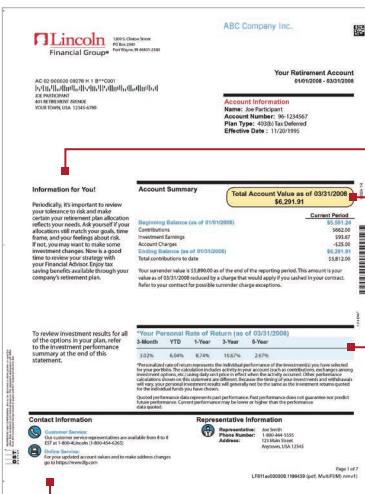
Please note: If you've lost or misplaced your PIN, you may request a new PIN by selecting Reset Your PIN after entering your SSN.



Review your 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.



Timely messages help you manage your account.

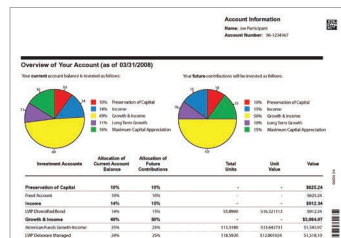
Total account value is highlighted and shown in bold so you won't miss it.

Personal rate of return provides quarterly and year-to-date returns, as well as perspective on one-, three-, and five-year returns.²

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

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.



² Your personal rate of return appears on your quarterly statement when you complete a full calendar quarter of performance. If you make your first contribution 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:
 800-454-6265, Monday through Friday,
 8:00 a.m. to 8:00 p.m. Eastern

Variable annuities are long-term investment products designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, 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 of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value.

Investors are advised to consider carefully the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options before investing. The applicable variable annuity prospectus contains this and other important information about the variable annuity and its underlying investment options. Please call 800-454-6265 for a prospectus. Carefully read it before investing or sending money. Products and features are subject to state availability.

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](https://www.lincolnfinancial.com/Retirement)

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Some investment options may not be available in all states, and your employer may restrict the availability of some investment options. The investment return and principal value of an investment will fluctuate so that, when withdrawn from the contract, it may be worth more or less than the original cost.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan. Not for use in New York.

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