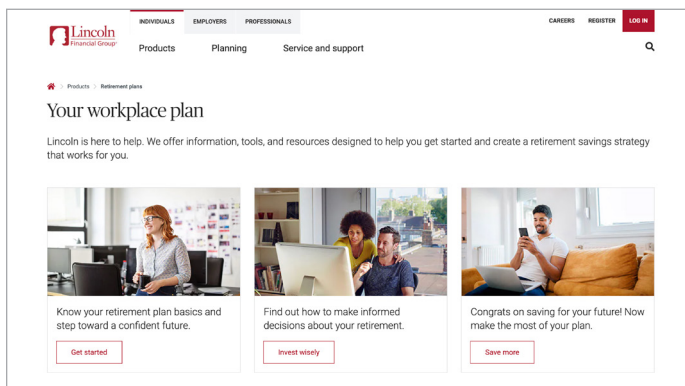


# Convenient paperless withdrawals

We're committed to making it fast and easy for you to access your money via a retirement plan withdrawal. Our online submission process gives you a secure and easy way to make a request and upload documentation. When you begin a request, we'll pre-fill the information for you, walk you through the steps, and provide status updates to keep you informed.

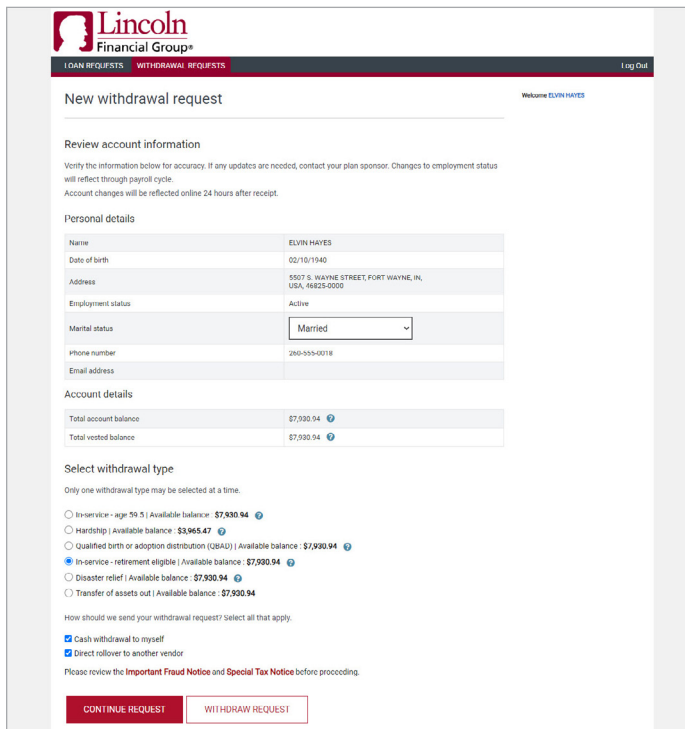
You'll need to be registered for your online retirement plan account to use paperless requests. If you aren't registered, visit [LincolnFinancial.com/Register](https://LincolnFinancial.com/Register).



## Accessing paperless requests

1. Log in to your account at [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement).
2. Depending on plan type, your navigation options below may vary. To make a request:
  - Click **Withdrawal information** under **Important links for my plan**.
  - Click **Withdrawal information** under the **Account** menu.
3. Click **Withdrawal Request** to start your request. Only options that are available to your plan will be displayed.

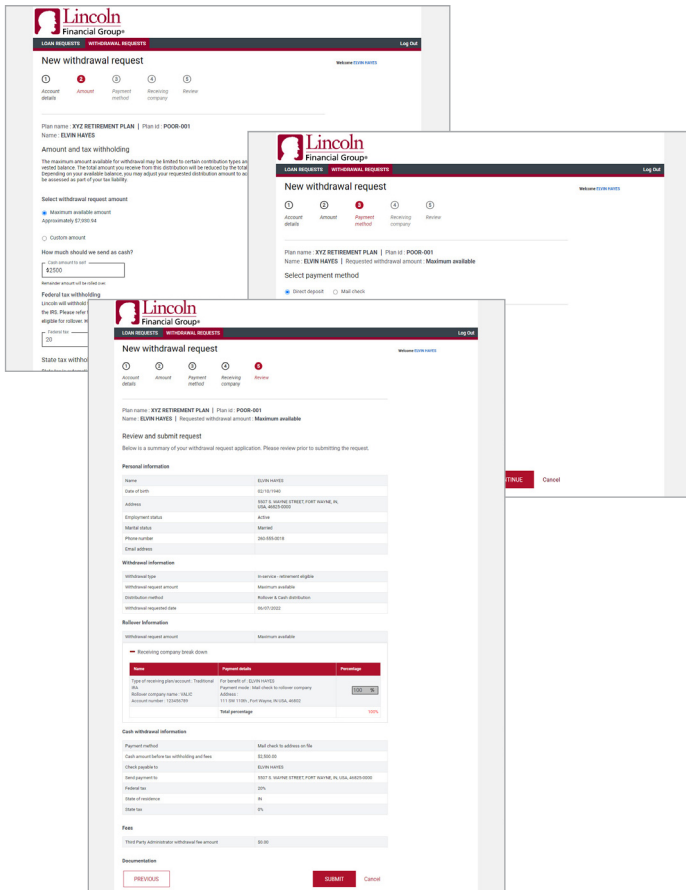
For the security of your information, you'll be automatically logged out of the system after 20 minutes of inactivity.



## Making requests

Now you're on the new request screen.

1. Review your personal information, including marital status, before selecting a request type. If anything is incorrect, contact your employer or plan administrator.
2. Select the type of withdrawal request from the list, and review the messages and disclosures. Some request types need additional authorization or documentation, such as for a hardship documentation or spousal consent. The system will ask for required documents, if necessary.
3. Click **CONTINUE REQUEST**.



4. Complete the required information in the request screens.

5. Click **SAVE & CONTINUE**.

You can also click **SAVE & CONTINUE** to stop a request and come back later to pick up where you left off.

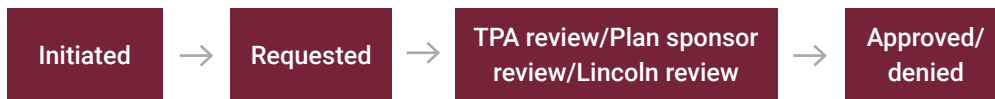
6. Review the request and click **SUBMIT**.

7. You'll receive a DocuSign email requesting authorization.

8. Review the details from DocuSign, then electronically sign the request.

## Status information and notifications

We'll keep you informed as your request goes through multiple stages:



You can track the status online, above the original submitted request. You'll also receive email notifications at each stage as the request progresses.

If the review isn't completed within 45 days from when it was requested, the request will expire, and you'll need to submit a new request.

## Withdrawing a request

You can cancel a request after you submit it if it hasn't been approved yet.

1. Click **Withdraw** on the request.
2. Click **YES, I'M SURE** to continue the withdraw.



### Need help?

Contact your employer, plan administrator, or the Lincoln Customer Contact Center for more information. You'll find the appropriate Lincoln phone number in your online account.

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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Order code: **DC-DMOWO-FLI001**



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