



Managing your account

*Lincoln Director*SM

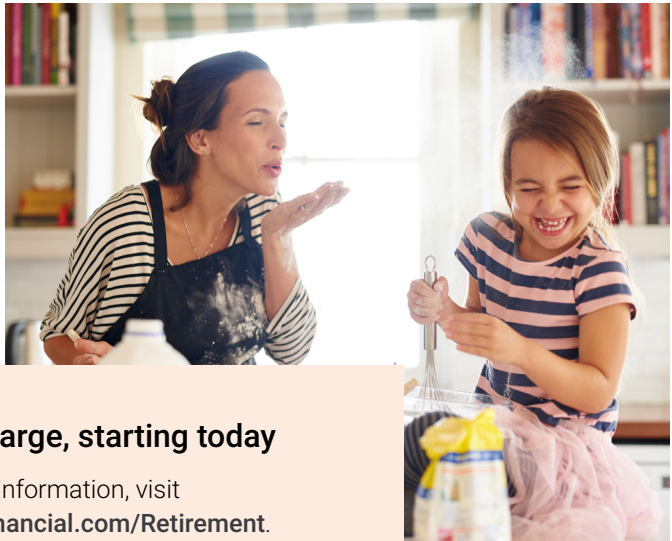
RETIREMENT PLAN
SERVICES

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 keep making 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 your quarterly statements online. 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:

800-510-4015

Monday through Friday
8:00 a.m. to 8:00 p.m. Eastern



Manage your account online.

Go to LincolnFinancial.com/Retirement to log in and manage your account.

Account information at your fingertips

- Review investment performance over time.
- Check your transaction activity.
- View quarterly statements.
- Check your account balance.
- Prioritize your actions like updating your beneficiary information or selecting your communication preferences.
- Review investment values.
- View dynamic charts of current allocations.
- Get a personalized estimate of your monthly retirement income.

Conduct transactions with ease

- See your current contribution rate, update your deferral amount, and use the contribution planner to see how it may impact your paycheck.¹
- Make transfers among investment options.
- Select future investment choices.
- Update your phone number or mailing address.

Get registered!

- Go to **LincolnFinancial.com/Register**.
- Verify your identity.
- Create your username and password.
- Register for two-factor authentication.

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

Need help registering?

Call our Web Support team at **800-648-6424**.

Manage your account by phone.

Important:

Keep your PIN in a secure place for easy reference.

The interactive voice response system helps you check your:

- Account information
- Investment values
- Future contributions

Get registered!

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



Review your quarterly statements

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

Sign up for eDelivery and get electronic notifications when your quarterly statements are ready. This convenient, paper-free service cuts the clutter to help you stay organized.



Please contact Lincoln Financial with questions at 800-510-4015, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern

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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PAD-3900007-110321

POD ADA 12/21 Z11

Order code: DIR-GUID-BRC001



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, a group variable annuity contract, is issued on variations of contract form 19476 and state variations and amendment forms AR-450 or AR-450A and AR-451 or AR-451A by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, 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.**

Contracts sold in New York are issued on variations of contract form 19476NY and amendment forms AR 450 or AR-450NYA and AR 451 or AR-451NYA by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

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