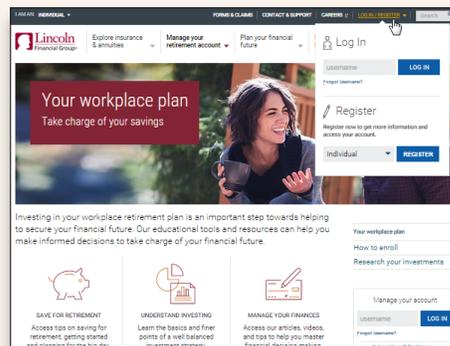




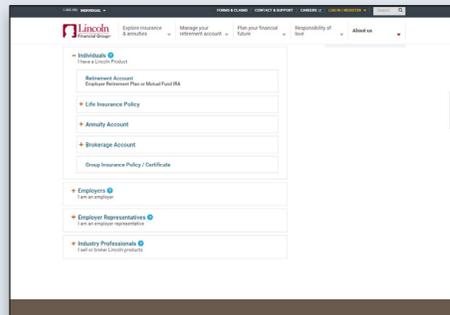
# Register for online account access

## Step-by-step registration

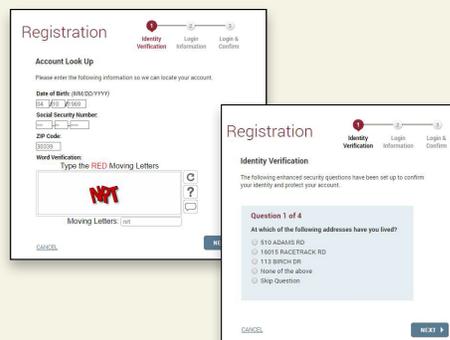
The Lincoln Financial retirement plan website offers you convenient, secure, online access to your retirement account at any time. View your account information, access helpful tools, conduct transactions, learn about retirement planning, and more. It takes only a few minutes to register. Just go to [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement), select Register and follow the prompts. If you need additional help, here's a handy reference guide to help you through the registration process.



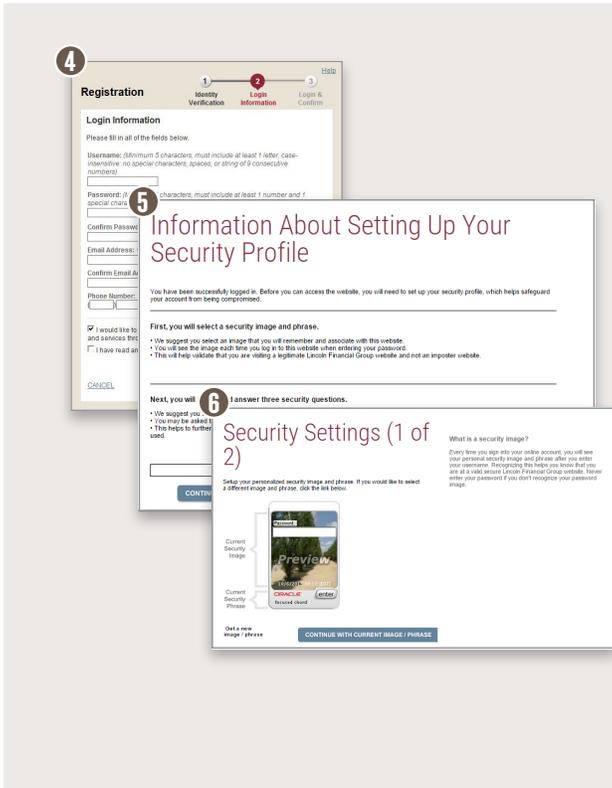
- 1 Go to [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement) and select **Register**.



- 2 Select **Individual** and **Retirement Account**.



- 3 To locate your account, enter your birthday, Social Security number and zip code. Then, type in the moving letters you see in the box. For a new set of letters, click the **Refresh** button. To hear the letters, click the **Audio** button and type in what you hear. When finished, select **Next** to answer a series of identity verification questions. After answering the questions, select **NEXT** to go to the **Login Information** screen.



4 Enter your new username and password. Select **Next**.

On the confirmation of registration screen, log back in using your username and password. Click **Login** to go to the final steps.

Enter your username and select **Continue**.

Enter your password and select **Enter**.

5 Read the explanation of the security image/phrase and the security questions. Select **Continue**.

6 Select a security image and phrase. If you'd like to choose a different security image and phrase than the one that appears on your screen, select **Get a new image and phrase**. After you've chosen a security image and phrase, select **Next**.

Select three different security questions and provide answers to each. Answers must be at least three characters. Select **Finish**. You'll be directed to your Lincoln website home page.

**IMPORTANT: Keep your username, password and security answers in a secure place for easy reference on return visits to your online account.**

## We're here to help.

For help with registration or for questions about your company-sponsored retirement plan, contact a customer service representative at 800-648-6424, Monday through Friday, between 8:00 a.m. and 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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Order code: DC-REG-FLI002



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**Mutual funds and variable annuities are sold by prospectus. Investors are advised to consider carefully the investment objectives, risks, and charges and expenses of a mutual fund, and, in the case of a variable annuity, the variable contract and its underlying investment options. To obtain a mutual fund or variable annuity prospectus that contains this and other information, call 800-4LINCOLN. Carefully read the prospectus before investing or sending money.**

Variable annuities are long-term investment products designed particularly 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. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Variable annuities sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. For all other states, variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., 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 appropriate issuing company.**

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