



You're In Charge®

RETIREMENT PLAN SERVICES

Convenient account access

Multi-Fund® variable annuity

You have secure and confidential access to your account 24 hours a day online or by phone.

Manage online

How to register

Go to **LincolnFinancial.com/Register** and follow the step-by-step instructions.

Access after registration

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

You have access to

- Account value
- Transaction history
- Transfers among investment options
- Investment allocation changes
- Quarterly statements
- Investment option performance
- Literature/prospectus library and brochures
- Address change request
- Password change request
- Unit value information/historical unit values
- Loan quotes
- Financial planning resources

Manage by phone—800-4LINCOLN (800-454-6265)

When you're ready with your Social Security number and PIN, follow the menu options below or press 0 for customer service.

- 1 Press 2 for your personal account information.
- 2 Press 1 for online and mobile support OR press 2 for automated account information.
- 3 Enter your Social Security number, PIN, and/or contract number and then choose:
 - 1) to check your account balance
 - 2) to check your current elections and future allocations
 - 3) to check unit prices and interest rates

Call center hours:

Monday through Friday from 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 a 10% federal tax penalty. Withdrawals will reduce the death benefit and cash surrender value.

Investors are advised to consider the investment objectives, risks, and charges and expenses of the variable annuity and its underlying investment options carefully before investing. The applicable variable annuity prospectus contains this and other important information about the variable annuity and its underlying investment options. Please call 800-4LINCOLN (800-454-6265) for a free prospectus. Read it carefully before investing or sending money. Products and features are subject to state availability.

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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 available in New York.

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