



Your Guide to Using
Wealthscape InvestorSM
Online brokerage tools and resources



On-demand access to accounts, positions, and balances

Get the most out of your brokerage account with Wealthscape Investor, your customizable investor portal. You get 24/7 access to your account information so you're more informed and can better work with your financial professional to help you reach your goals.

Take advantage of Wealthscape InvestorSM Account Features

- A single point of access to account information on your desktop and mobile devices
- Self-service capabilities, including market data and research tools, and mobile check deposit
- Optional online services like eDelivery, account downloads, and Online Bill Pay

For more information, click the topic below:

Online Access

- Register
- Update Access
- Create a Custom Username
- Forgot Username
- Passwords

Access Account Information

- Access Key Documents
- Menu Bar
 - Markets & Research*
 - User Options*

eDelivery

- Enroll

Optional Services

- Import Tax Data to a Tax Software Service
- Download Account Information to Quicken
- Online Bill Pay
- Mobile App
- Deposit Checks
 - Mobile Check Deposit Best Practices*

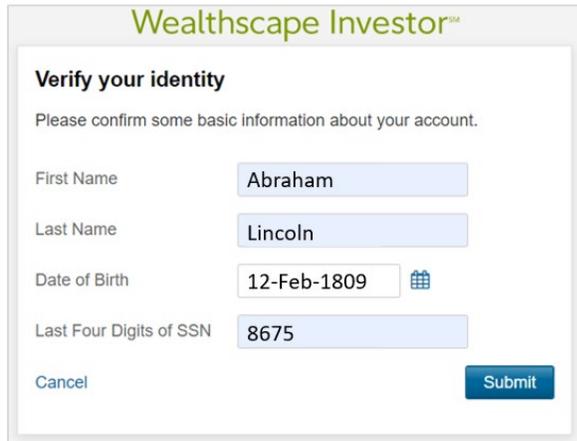
Online Access

Register

Registration is quick and easy!

If you are listed as an Owner/Holder on your account, you are eligible to enroll using self-registration:

- 1| Visit www.Wealthscapeinvestor.com/lfa to access the login page.
- 2| Click the [Register](#) link.
- 3| Type in your first and last name, date of birth and last four digits of your Social Security Number, then select [Submit](#).



The screenshot shows a web form titled "Wealthscape Investor" with the sub-heading "Verify your identity". Below the heading is the instruction "Please confirm some basic information about your account." The form contains four input fields: "First Name" with the value "Abraham", "Last Name" with the value "Lincoln", "Date of Birth" with the value "12-Feb-1809" and a calendar icon, and "Last Four Digits of SSN" with the value "8675". At the bottom left is a "Cancel" link, and at the bottom right is a blue "Submit" button.

- 5| Select a [Phone Number](#) and [Method](#) for receiving a One-Time PIN (OTP); then select [Continue](#).
- 6| Enter the PIN, when prompted, to complete the Extra Security Step; then press [Submit](#).
- 7| You will be prompted to set up a [Username](#) (optional) and [Password](#).
- 8| Upon successful registration, a [Confirmation](#) page will display your Username/Investor ID.

IMPORTANT NOTE: If you create a Username, it must be used to log in to Wealthscape Investor. If you do not create one, your Investor ID should be used. You should record your new ID before navigating away from the confirmation page as IDs will not be automatically emailed to you after registration.

Your existing National Financial Services (NFS) brokerage accounts will automatically be linked to your User ID. As new NFS brokerage accounts are opened, they will be linked to your existing user ID.

If your account is linked to a TIN or institutional name (for example: Corporation, LLC, Unincorporated Association, or Unincorporated Church/Religious Order), or your investment portfolio includes one or more Lincoln Premier Series accounts please [go here](#) to begin the registration process, or visit LFA-Sagemark.com and choose My Accounts > Access and then select the link under Registration information to complete the online Registration form.

Update Access

New accounts may not systematically link to or unlink from your ID if you're a current Wealthscape Investor user, and:

- Your ID was created before October 7, 2013.
- Your access was not initiated through the self-registration process (for accounts linked to a TIN or Institutional name)

To update your existing access to include accounts not systematically linked to your ID, please [go here](#), or visit LFA-Sagemark.com and choose My Accounts > Access and then select the link under Update Access.



Create a Custom Username

You can create a Custom Username in place of your assigned Wealthscape Investor User ID to use on both the desktop and mobile app by following these easy steps:

- 1| Log in to [Wealthscape Investor](#).
- 2| From the Home page, select [User Options](#).
- 3| Select [Change Username](#).
- 4| Create your new Username following the [Username Guidelines](#) provided on the screen for choosing a valid username.
- 5| In the [Enter New Username](#) field, enter the new Username.
- 6| Select [Check Availability](#) to ensure that the username selected is not already taken.
- 7| Enter the login password in the [Password](#) box.
- 8| Select [Next](#).
- 9| Select [Continue to Home Page](#).

Forgot Username

You can securely retrieve your Investor IDs or Usernames at log in. From the login screen, you can click on the *Forgot Username* link and follow these simple steps to retrieve your information:

- 1| Provide the following:
 - First Name
 - Last Name
 - Date of Birth
 - Last 4 digits of SSN
- 2| Choose the phone number and method to receive a One-Time-PIN (OTP).
- 3| To complete the security step, enter the OTP on the screen.

Upon successful completion of the extra security step, you will receive your Investor ID or Username. If you have also forgotten your password, it can be reset by following the *Reset It Now* link on the window or returning to the login page to use the newly retrieved credentials.



Passwords

IDs and passwords uniquely identify each Wealthscape Investor user and ensure secure access to your brokerage accounts. LFA is committed to the security of your account information. Your password:

- Can be changed at any time.
- Must be six to 20 characters.
- Cannot be the same as a previous password.
- Can be reset by selecting *Forgot Password* on the Wealthscape Investor login page.

To create a strong password, it is recommended to include the following:

- At least one special character.
- No recognizable sequences (e.g., 123456 or 111111).
- No personally identifiable information (e.g., Social Security Number, telephone number, or date of birth).

As an additional measure to help safeguard your confidential information, your password will need to be reset at a minimum of every 365 days. You will receive a reminder when it is time to change your password beginning five days prior to expiration.

If your password expires before you can change it, or you've made three failed attempts to access with the wrong password, you will be locked out. Please call 800-237-3813, press 1 then option 2, to reset an expired/locked password or to retrieve a forgotten User ID.

Forgot Password

You can reset and change the password associated with your Investor ID or Custom Username.

To reset a forgotten password, visit www.wealthscapeinvestor.com/lfa :

- 1| Click the [Forgot Password](#) link.
- 2| Enter your Username/Investor ID, press [Submit](#).
- 3| Choose the [Method](#) (text or voice call) to receive a One-Time PIN (OTP).
- 4| Enter the [OTP](#) received via text or voice call.
- 5| Create a new [Password](#).

3

Extra Security Step Required

Username/Investor ID: Nihdin0001

For extra protection, we ask that you enter a one-time code that we will send via text or automated call.

Select how you would like to receive this code.

Text me

Use (xxx) xxx-3928

Call me

Cancel [Continue](#)

4

We sent you a text message

Username/Investor ID: Nihdin0001

Look for the security code we just sent you to (xxx) xxx-3928 and enter it below.

Security Code

Code expires in 30 minutes.

Didn't get the code? [Request another one.](#)

Cancel [Submit](#)

5

Reset your password

Create a new password

Password strength: **Fair** [?](#)
Letters are case-sensitive.

- ✓ 6 - 20 characters
- ✓ Upper and lower case letters
- ✓ At least one number
- ✓ Special characters except for #&*-<->[]|

Confirm your password

Cancel [Submit](#)



Change Password

If you know your current password but would like to change it:

- 1| Click [User Options](#).
- 2| Select [Change Password](#).
- 3| In the [Enter Current Password](#) box, enter the password used to log in for the current session.
- 4| In the [Create New Password](#) box, enter a new password that conforms with the listed Password Guidelines.
- 5| In the [Retype New Password](#) box, enter the new password again.
- 6| Click [Next](#).

Change Password

Enter Current Password

Create New Password

Retype New Password

Password Strength: Weak

Password Guidelines
Your password must be 6-20 characters and include 3 of the following:

- Number
- Special character
- Capital letter
- Lowercase letter

Note: You may not reuse a previous password.
What is a strong password?

To create a strong password, Fidelity recommends your password include the following:

- At least one special character: % ' () + , - / : ; = ? \ ^ _ | ~ ! \$ @
- No easily recognized sequences (e.g., 12345 or 11111)
- No personally identifiable information (e.g. Social Security Number, telephone number, or date of birth)

Example of a strong password:
KingHenryThe8%^(

[Next](#)

A message confirms that your password has been successfully changed. You should use this password the next time you log in to Wealhscape Investor.

Access Your Account Information

To access your Accounts, Positions, Balances, Activity & Orders, Documents, Profile/Features or Cash Management information simply log in to your account at www.wealthscapeinvestor.com/lfa and then:

- 1| Select the [Account](#) from the sidebar, then select the [Details](#) link for the account you wish to view.
- 2| Choose the [tab](#) to view Positions, Balances, Activity & Orders, Documents, Profile/Features or Cash Management information.
- 3| Choose a [link](#) below the tab, if available, to access additional information or actions.
- 4| To choose a different account, return to the [Accounts Panel](#).

The screenshot displays the Wealthscape Investor interface. The top navigation bar includes Home, Menu, User Options, and Sign Out. The left sidebar shows the Accounts panel with a list of accounts, including 'Joint - With Rights of Survivorship - Transfer on Death (TODJ) AAB-00019' which is highlighted. The main content area shows the 'Balances' tab for this account, with a table of account balances and a table of securities market value (MV).

Total Account Value		
	Recent	Change
Total Account Value	\$75,784,716.87	-\$25,692.99 (-0.03%)
Securities Market Value	\$2,107,767.74	-\$25,692.99 (-1.20%)
Core Sweep/Fund (1)	\$0.00	\$0.00
Cash (1) Debit	-\$1,078,107.48	\$0.00
Margin (2) Debit	-\$319,403.79	\$0.00
Short (3) Credit	\$308,641.63	\$0.00
DVP/RVP (0) Credit	\$74,817,320.27	\$0.00

Securities Market Value (MV)		
	Recent	Change
Securities Market Value	\$2,107,767.74	-\$25,692.99 (-1.20%)
Cash (1)	\$73,093.32	+\$2,338.46
When Issued (8)	\$55,403.00	\$0.00
DVP/RVP (0)	\$1,979,271.42	-\$28,031.45



Access Key Documents

With Wealthscape Investor, you will always have access to your statements, confirms, tax documents and correspondence. To view documents:

- 1| Click [Accounts](#) and then select the [details](#) link for the account whose documents you want to access.
- 2| Select the [Documents](#) tab.
- 3| Select one of the links below the documents tab to access the type of document you would like to view.

Positions Balances Activity & Orders **Documents** Profile/Features Cash Management

Statements Confirms Tax Documents Correspondence

Account Statements & Records (Statements) for AAB-000019
Statements are available for the previous 120 Months*.

2020 Statements

Date	Statements and Notices (PDF)
09/30/2020	Monthly / Quarterly Statement NF PRIVACY & REG NOTICE PAYMENT FOR ORDER FLOW
08/31/2020	Monthly / Quarterly Statement
07/31/2020	Monthly / Quarterly Statement
06/30/2020	Monthly / Quarterly Statement
05/31/2020	Monthly / Quarterly Statement
04/30/2020	Monthly / Quarterly Statement
03/31/2020	Monthly / Quarterly Statement
02/29/2020	Monthly / Quarterly Statement
01/31/2020	Monthly / Quarterly Statement

2015 Statements

2014 Statements

2013 Statements

2012 Statements

2011 Statements

Menu Bar

After you've selected an account, use the menu bar above the window area to access Service and Reports.

Markets & Research

Wealthscape Investor offers a broad range of information you can use to track your portfolio and gain insight into market events. You have access to detailed investment profiles, comprehensive company profiles and fundamentals, dynamic charts and analytics. Follow these steps to access this information:

- 1| Select [Markets & Research](#) from the Side Bar on the left side of the screen.
- 2| Select from the list of options, including market overview and watch lists, fundamentals, and screeners to help you select investments.

Wealthscape Investor

Home Menu User Options Sign Out

Markets & Research Market Overview As of Feb-24-2021 11:12 AM ET

MAJOR MARKET INDICES

DJIA NASDAQ S&P 500 Russell 2000

Last: 31,718.12 Change: +180.77 (+0.57%)

11AM 1PM 3PM

NEWS HEADLINES

Market Pulse Latest News

News Headlines

European ADRs Move Higher in Wednesday Trading
Feb-24-2021 11:09 AM ET

Asian ADRs Move Lower in Wednesday Trading
Feb-24-2021 10:56 AM ET

TSX up Nearly 17 Points as Gains in Energy, Financia...
Feb-24-2021 10:37 AM ET

Market Movers & Diaries Upgrades/Downgrades & Sectors GDP & Treasury Rates Currencies Table & Calculator

MAJOR MARKET INDICES as of Feb-24-2021 11:12 AM ET

TODAY'S MARKET MOVERS Select Exchange: NYSE

Top Gainers | Top Losers | Most Actives

Symbol	Last	Change	%Change	Volume
OMI	34.47	+9.04	+35.55%	5,732,368.0
RRD	3.10	+0.70	+29.29%	22,634,622.0
DMYI.U	15.70	+2.90	+22.66%	1,548,820.0
DMYI	14.80	+2.66	+21.91%	4,468,374.0
FSR	19.02	+2.73	+16.75%	18,265,489.0
SM	14.53	+1.99	+15.87%	2,923,651.0
EXPR	2.66	+0.35	+15.11%	4,301,398.0

MARKET DIARIES Select Exchange: NYSE

By Contract By Volume *

220728333
-220728333
-441456666

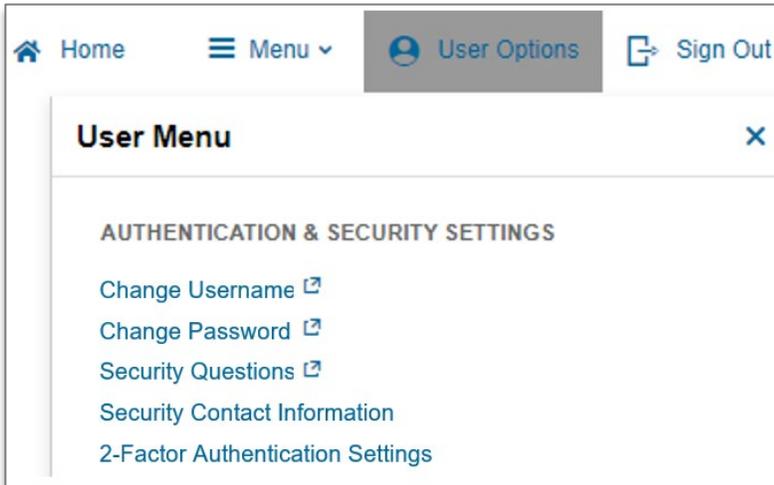
1993 Advancing
1142 Declining
146 Unchanged

253109408 Advancing
84969699 Declining
-335499483 Unchanged
* in Thousands



User Options

Select [User Options](#) above the menu bar to access user settings:



- 1| Click [User Options](#) and then select the [Security Contact Information](#) link.
- 2| Select [Edit](#).

Review Your Security Contact Information

For security purposes, your phone number and email address are now required for your access to this site. You will not be able to access the site until you have confirmed at least one email address and at least one phone number.

This information will be used only for this particular site but will not update your account profile information.

All fields are required unless otherwise noted.

Primary Email fakeclient@lfg.com

Primary Phone +1 555-555-5555 (Mobile)

If this is not correct, please select Edit. Otherwise select Submit.

[Edit](#) [Submit](#)

Edit Your Security Contact Information

Primary Email

[Add alternate email](#)

Phone Type Domestic International

Primary Phone

[Add alternate phone](#)

[Cancel](#) [Save & Continue](#)



2-Factor Authentication Settings (optional)

- 1| Click [User Options](#) and then select the [2-Factor Authentication Settings](#) link.
- 2| Click [Enable](#).

2-Factor Authentication ✕

When 2-Factor Authentication is enabled, you will be required to enter a unique code as an added layer of security each time you sign in. You can choose to receive the code by automated call, text, or email.

Status: **Disabled** !

[Enable](#)

Extra Security Step Required

For extra protection, we ask that you enter a one-time code that we will send via text or automated call.

Select how you would like to receive this code.

▼ Text me

Use (xxx) xxx-8506

▶ Call me

[Cancel](#) [Continue](#)

We sent you a text message

Look for the security code we just sent you to (xxx) xxx-8506 and enter it below.

Security Code

Code expires in 30 minutes.

Didn't get the code? [Request another one.](#)

[Cancel](#) [Submit](#)



eDelivery

With the added benefits of electronic delivery, you'll receive an email as soon as your documents are available online. It includes the ability to view statements, trade confirmations, prospectuses, shareholder reports, letters, tax forms and other eligible correspondence. With eDelivery you can:

- Save time with instant, 24/7 online access.
- Simplify your recordkeeping with electronic storage.
- Access a rolling 10 years of statements, seven years of trade confirmations, and a minimum of three years of eligible correspondence.
- Reduce the amount of paper you receive by mail.
- Protect your identity with less personal information on paper.

Enroll in eDelivery with These Easy Steps

- 1| Log in to Wealhscape Investor.
- 2| Select [Document Delivery Instructions](#) from the Service Menu.
- 3| Choose an account to enroll and select the [documents](#) you would like to receive via eDelivery (or you can check the [Set All Documents to Electronic Delivery](#) box to select all documents).
- 4| Click the [Save This Account](#) button and the [I Agree](#) button to complete eDelivery setup.

Once enrolled, eDelivery will begin within 24 hours. You may also receive paper documents already printed, depending on the timing of your enrollment. Any changes made to your eDelivery preferences may take a full statement cycle to be implemented.

Important Notes Regarding eDelivery:

- eDelivery is available for brokerage and advisory (Premier) accounts on the NFS Platform.
- For Joint accounts, only one account holder's email address will receive eDelivery alerts.
- Undeliverable emails
 - Attempts to deliver the email continue every 90 minutes.
 - After five attempts, an undeliverable email letter is sent to the account holder the same day to notify the account holder that a document is ready for online viewing. It also requests the account holder to review and update the electronic delivery email address if needed.
 - After five undeliverable email letters for confirmations and/or three for statements, the eDelivery service is revoked and the account automatically reverts to paper delivery.

Document Delivery Instructions *Indicates required field. ?

Rather than sending paper-based mail, we will send you an email alert when your financial documents are available to view online.

Select and save each account separately

Individual (I) - BWF-000067	Enrolled
Individual (I) - BWF-000068	Not Enrolled
Individual (I) - BWF-001027	Not Enrolled

Email Address* [Edit Email](#)

Document Delivery Instructions	<input type="checkbox"/> Set all documents to electronic delivery
Confirms/Confirming Prospectuses	<input checked="" type="radio"/> Electronic Delivery <input type="radio"/> U.S. Mail
Statements & Regulatory Inserts	<input checked="" type="radio"/> Electronic Delivery <input type="radio"/> U.S. Mail
Eligible Customer Correspondence	<input checked="" type="radio"/> Electronic Delivery <input type="radio"/> U.S. Mail
Shareholder Reports (including Prospectuses) & Other Documents	<input checked="" type="radio"/> Electronic Delivery <input type="radio"/> U.S. Mail
Tax Forms & Related Disclosures	<input checked="" type="radio"/> Electronic Delivery <input type="radio"/> U.S. Mail

Selecting either option above will still allow you to access your documents online.

Close

Electronic Notification Agreement x

Warning: In order to sign up for online delivery of account documents, you must read and accept the agreement below.

Electronic Delivery Agreement
To receive electronic notification that documents are available for you to view online in an electronic format rather than receiving paper documents through the U.S. Mail, you must confirm your consent by reviewing and agreeing to the terms and conditions of this Agreement and by indicating your selection(s) on the Web notify you by e-mail or other electronic means when an account statement, possibly with related inserts, trade confirmation and related prospectuses, tax forms*, or other documents are available for online



Optional Services

Import Tax Data to a Tax Software Service

You can import eligible tax forms from Wealthscape Investor into TurboTax, H&R Block and TaxAct.

- Forms Eligible for Import –1099-B, 1099-DIV, 1099-INT, 1099-MISC, 1099-OID and 1099-R.
- Tax Form Availability – Availability of tax forms on Wealthscape Investor is subject to their production schedule each year. Forms in later populations will not be available for import until they are produced.
- Accessible Tax Data – Each tax service software will only pull tax data for accounts that are linked to the Wealthscape Investor ID used during the import process.

You should utilize the Tax Statement Guides by visiting mybrokerageinfo.com/app/home, or the tax software service, for information regarding importing NFS tax information. Should you face any technical issues, you should contact the tax software service directly. This ensures you have the most up to date information regarding the process or technical issues directly from the service provider.

Download Account Information to Quicken

Downloading your account information directly into Quicken is an easy way to integrate your account information. You'll be able to monitor your cash flow and track expenses by category such as meals, clothing and travel. If you would like to download your brokerage account information into Quicken, please contact the third-party vendor directly for support.

Online Bill Pay

Online Bill Pay¹ can help you save time by streamlining the hassles associated with bill payment and management. With Complete Bill Management and Small Business Edition, you can:

- Receive, review, pay and organize bills in one place.
- View up to 12 months of bill payment history.
- Schedule automatic and/or recurring payments and payment rules.
- Set up email alerts letting you know when a bill arrives, is coming due, and has been paid.
- Run reports by payee, date, funding account and payment status.

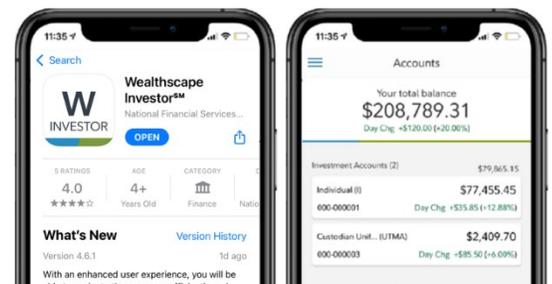
Ask your Lincoln Financial Advisors financial professional for additional information on the availability of Online Bill Pay.

¹ Online Bill Pay is not appropriate for use with retirement or managed accounts. System response times may vary due to a variety of factors, including trading volumes, market conditions and system performance, and instructions are transacted according to your agreement for using this website.

Stay Connected – Wealthscape Investor Mobile App

Download the Wealthscape Investor Mobile app for your tablet and smartphone and tap into your account when you're on the go. The mobile app allows you to:

- Access your accounts anytime.
- Check positions, balances, and activity.
- Deposit a check into a single account.



IMPORTANT: You must first enroll from your computer on www.Wealthscapeinvestor.com/lfa before you can use the mobile app.

Get the free mobile app from the Apple Store or on Google Marketplace to access your account from virtually anywhere.



Deposit Checks

Through the Wealthscape Investor Mobile App, Mobile Check Deposit offers a quick and cost-efficient way to deposit checks for processing, straight from your mobile device. Follow these quick steps to deposit a check:

1| Open the Wealthscape Investor app on your mobile device.

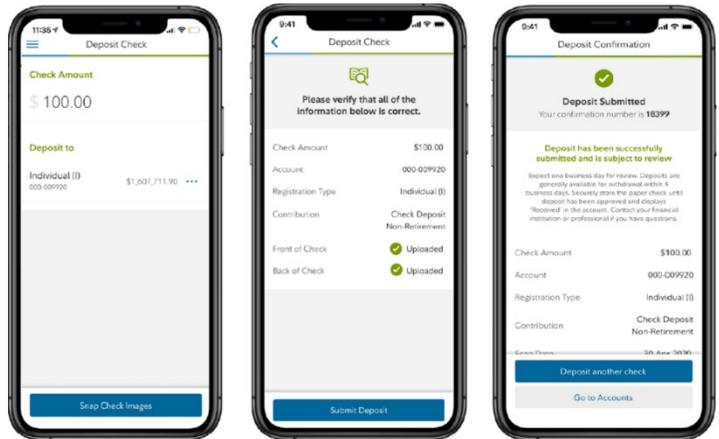
2| Locate the [Deposit Check](#) feature.

- iPad Users: located in the upper-right corner.
- iPhone & Android Users: look for the “More” option () , select [Deposit Check](#).

3| Enter the [dollar amount](#) of the check, select [account to deposit to](#) and then press [Snap Check Images](#).

4| [Take a picture](#) of the front and back of the check.
NOTE: The back of the check should be endorsed with “for deposit only to my NFS LLC Brokerage Account”.

5| Verify the deposit information and then [Submit Deposit](#).



Mobile Check Deposit Best Practices

Make sure you have the latest version of the Wealthscape Investor Mobile App available in Google Play and the Apple App Store.

- Checks should be made payable to *National Financial Services* or the *Name of the Registration* on the account.
- The back of the check must have endorsement “For Deposit Only To My NFS LLC Brokerage Account”.
- Ensure that the depositing brokerage account number is written on the front of the check.
- Use a contrasting background, good lighting, and steady hands when taking a picture of the check. A poor image may be rejected by the app or by the deposit reviewer.
- Checks submitted prior to 3:30 pm (ET) will be processed same day.
- It is recommended to store submitted checks in a secure location for a minimum of 10 business days and destroy within 30 business days.
- If there are any issues with your check, your financial professional will reach out to request any needed information.

Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker-dealer (member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Lincoln Financial Advisors Corp. and its representatives do not provide legal or tax advice. You may want to consult a legal or tax advisor regarding any legal or tax information as it relates to your personal circumstances.

CRN3938543-113021

