



# Managing your account

*Lincoln Director*<sup>SM</sup>

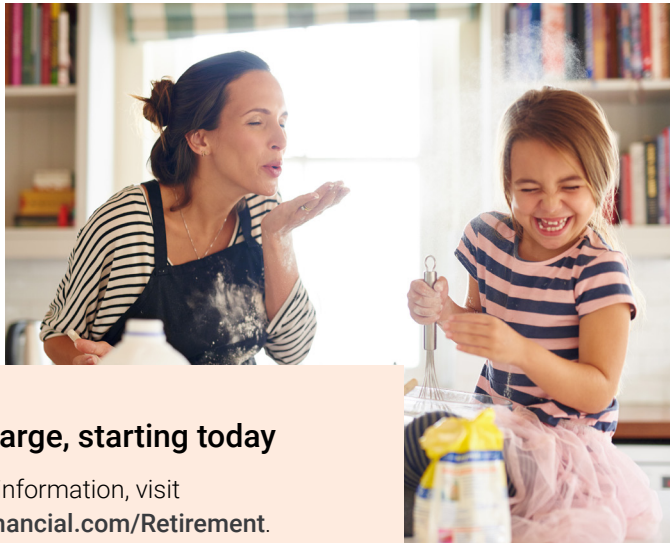
RETIREMENT PLAN  
SERVICES

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](https://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](https://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

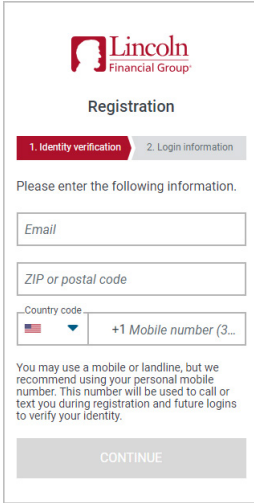
Go to [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement) to log in and manage your account.

## 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, if the plan allows, 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 and update your deferral amount, if your plan allows.
- Use the contribution planner to see how contribution changes may impact your paycheck.<sup>1</sup>
- Make transfers among investment options.
- Select future investment choices.
- Update your phone number or mailing address.



**Lincoln Financial Group**


### Registration

1. Identify verification    2. Login information

Please enter the following information.

Email

ZIP or postal code

Country code   +1 Mobile number (3...

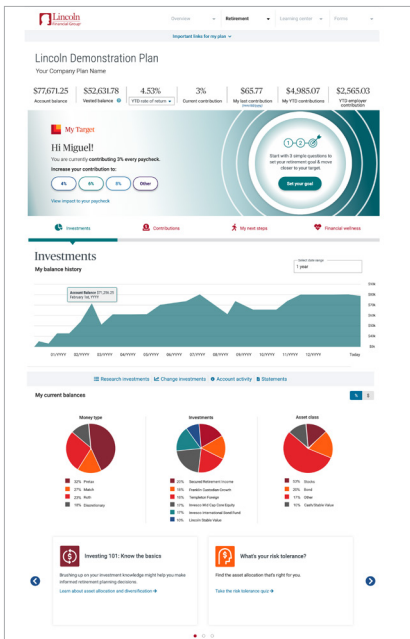
You may use a mobile or landline, but we recommend using your personal mobile number. This number will be used to call or text you during registration and future logins to verify your identity.

**CONTINUE**

## 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.



**Lincoln Financial Group**    Overview    **Retirement**    Learning center    Forms

Important links for my plan

### Lincoln Demonstration Plan

Your Company Plan Name

|                    |             |             |       |    |                      |         |            |            |
|--------------------|-------------|-------------|-------|----|----------------------|---------|------------|------------|
| Account balance    | \$77,671.25 | \$52,431.78 | 4.53% | 3% | Contribution rate    | \$65.77 | \$4,988.07 | \$2,565.03 |
| Investment balance |             |             |       |    | My 401k contribution |         |            |            |
|                    |             |             |       |    | My 401k contribution |         |            |            |

**My Target**  
Hi Miguel!  
You are currently contributing 3% every paycheck.  
Increase your contribution to:

4%   5%   6%   7%   8%

Start with 3 simple questions to get your answers and score closer to your target.

**Get your score**

Investments    Contributions    My next steps    Financial outlook

### Investments

My balance history

Asset class: Money (20%), Bonds (20%), Cash (20%), Dividend (20%), International (20%), US Equity (20%)

Investment: 100% Money

Asset class: 100% Bonds

Investment: 100% US Equity

Asset class: 100% US Equity

Investing 101: Know the basics  
What's your risk tolerance?

## 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://LincolnFinancial.com/Retirement)

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PAD-4960130-092122

POD ADA 10/23 Z14

**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.

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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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