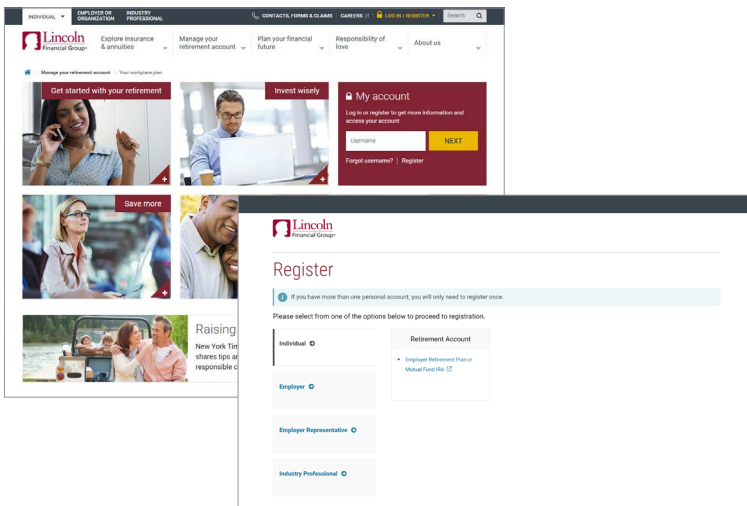




Register for online account access

It's fast and easy!

The Lincoln Financial retirement plan website offers you convenient and 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.

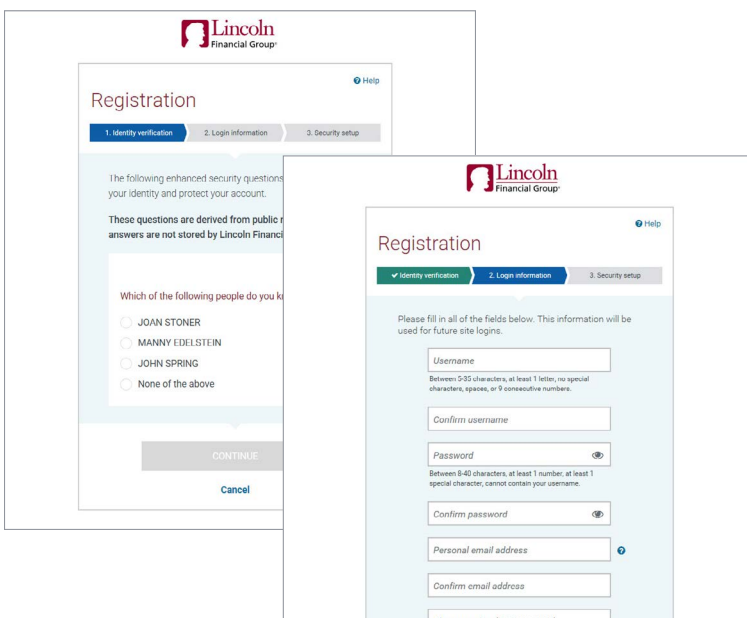


1.

Go to LincolnFinancial.com/Retirement and select **Register**.

2.

Select **Individual** and **Retirement Account**.



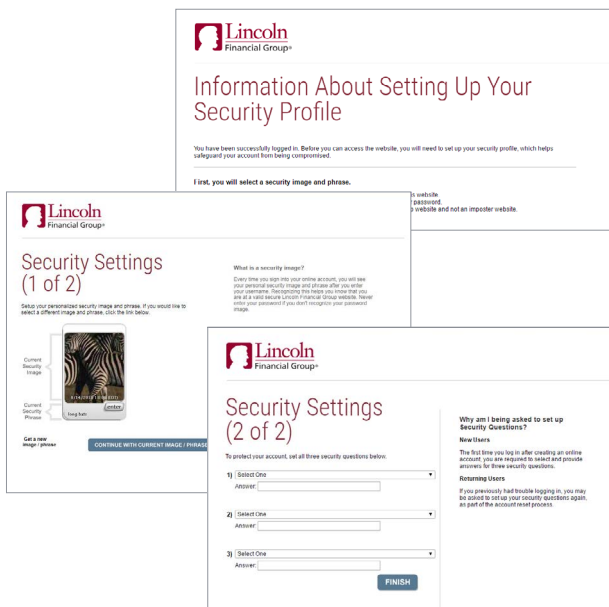
3.

At the prompt, enter your information and answer a series of identity verification questions. Select **CONTINUE** to go to the **Login Information** screen.

4.

Choose your new username and password. Select **CONTINUE**.

On the confirmation screen, log back in using your user name and password.



5.

Before you access the website, set up your security profile by completing Steps 6 through 8.

6.

First, select your personalized security image and phrase.

7.

Next, select three different security questions and provide answers to each. Answers must be at least three characters. You'll be directed to your Lincoln website home page to enroll in additional security measures.



8.

Register a telephone number to enroll in mandatory two-factor authentication. We'll send a confirmation code to your phone via your chosen method — either a text message or a phone call.

9.

During your next login, Lincoln will send a five-digit code to your phone via your preferred method. Enter the code into the website to complete your login.

You have the option to select "Remember this device." If you click this button, you won't be prompted for two-factor authentication on that device for 120 days.

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

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

We're here to help.

For help with registration, contact our Web Support team at 800-648-6424, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.



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