RETIREMENT PLAN SERVICES

Lincoln Financial Group[SM]

You're In Charge[SM]

Get registered 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 only takes a few minutes to register. Just go to LincolnFinancial.com and follow the prompts. If you need additional help, here's a handy reference guide to help new users and existing users through the registration process.

New to your plan? Get registered.

1. Go to LincolnFinancial.com and select **Register Now** in the Login box.
2. Select **Retirement Account** under **Policy/Account Holders.**
3. Enter your birthday and Social Security number.

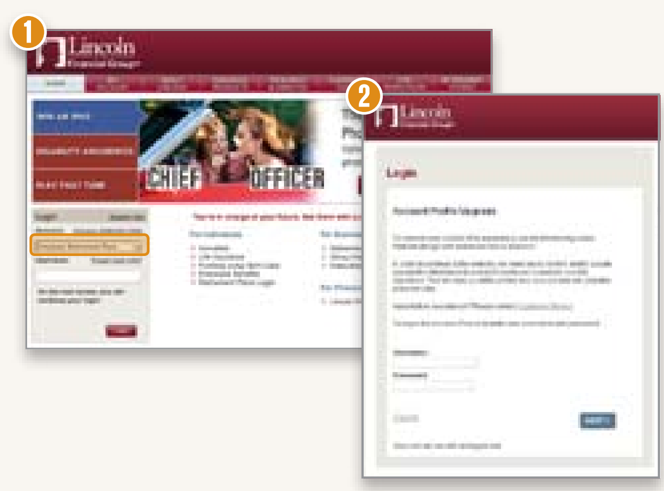
Type in the words exactly as they appear. For a new set of words, click the **Refresh** button. To hear the words, click the **Audio** button and type in what you hear. When finished, select **Next** to go to the **Login Information** screen. (see Step 4 on back page).

Already registered? Upgrade.

If you have already registered for the Lincoln website, you will need to upgrade your registration to take advantage of our new security features.

1. Go to LincolnFinancial.com, in the login section select **Employer Retirement Plans,** and enter your username and select **Login.**
2. Reenter your current username and password in the Account Profile Upgrade screen, then select **Next.**

Select **Retirement Plan Participant,** then **Next** to go to the **Login Information** screen. (see Step 4 on back page).



Login information screen

4 Enter your display name (the name that will be displayed on your website), email address and phone number. If you are a current user you may need to select a new username and password that meets our new security requirements. Enter your new username and password. Select **Next.**

On the confirmation of registration screen, log back in using the 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 about the security image/phrase and security questions. Select **Continue.**

6 Select a security image and phrase. If you would like to choose another security image and phrase, select **Get a new image and phrase.** After you have 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 will be directed to your Lincoln website home page.

You're In Charge℠

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

LincolnFinancial.com
Login: Employer Retirement Plans

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN1205-2067712
POD 5/12 **Z02**
Order code: DC-REG-FLI002

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

We're here to help.

For help with registration, or if you have questions about your company sponsored retirement plan, contact a customer service representative at 800-234-3500, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Important disclosures:

Mutual funds and variable annuities are sold by prospectus. Investors are advised to carefully consider 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. Read the prospectus carefully 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 backed by the claims-paying ability of the appropriate issuing company.**

The mutual fund-based programs include certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker/dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker/dealers also may provide services to customers.