New enhancements to improve your experience

You’re participating in your retirement plan, but are you aware of all the great features and services it offers? Get ready to take advantage of everything available to you—because it’s about to get even better.

IN THE COMING MONTHS, you’ll see the following enhancements to account statements, telephone customer service, and your plan website. You know retirement should be fun—as you’ll see, planning for it can be fun too.

Making a statement

By saving, you’re making a statement about your future. Now, your newly designed quarterly account statement will do the same thing. Get a personalized view of your progress toward your retirement savings goal, and evaluate how much income you may have by retirement age.

You’ll soon be able to view and print your statement from our new account website. You can also log in to request custom statements for specific date ranges, and receive them online the next business day.

Shortly after your retirement plan has been established on our new system, you’ll begin receiving enhanced quarterly statements.

Your voice is the key

If you prefer to make transactions by phone through the interactive voice response system, you’ll be happy to hear about our new voice verification feature. Now you won’t have to use a standard PIN unless you want to use one. Instead, you have the option to record your voice for secure access to your account.

If you choose to switch from a PIN to voice recognition, you’ll simply verify your identity, go through the prompts, and say the phrase: “My voice is my password.” When you call again, the system will recognize your voice. You’ll also be able to make voice commands and interact with the system in Spanish.

As always, you may speak with a customer service representative at any time. To do this, you can either press “0” or say, “customer service.”

When you hear…

<table>
<thead>
<tr>
<th>Your greeting</th>
<th>Choose English or Spanish</th>
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<tbody>
<tr>
<td>A prompt to enter your SSN or PIN</td>
<td>Use a PIN or choose to record your voice</td>
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Get online and on track

Take charge! With the new website, you’ll have access to new education and planning tools. You’ll also be able to make transactions with easy step-by-step guidance along the way.

Here are some of the website features you’ll experience:

Retirement account summary a glimpse into what matters most, with relevant articles and information right next to your personal account details to help you take action

Message center where you’ll see personal alerts about your recent account transactions, bulletins about your employer-sponsored plan, and even messages from your employer

My retirement goals planning tool helps estimate future retirement income in just a few easy steps, and find simple ways to get back on track if necessary

You’ll be able to access the site at any time from any computer or mobile device. You’ll also notice advanced security features when you log in for the first time. If you have questions or want help, you can allow our customer service representative to simultaneously view your screen. They won’t be able to make any adjustments or transactions, but they can guide you.

Important disclosure:

Mutual funds and variable annuities are sold by prospectus. Investors are advised to carefully consider the investment objectives, risks, 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: 800-4-LINCOLN. 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 a 10% federal tax penalty. Withdrawals will reduce the death benefit and cash surrender value. There is no additional tax-deferred 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.