Get registered for online account access.

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).
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.

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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.

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

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

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.

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