



Lincoln Retirement Services Company, LLC
is herein referred to as "Lincoln."

<Date>

<Participant name>
<Address 1>
<Address 2>
<Address 3>
<City, State Zip>

Dear <First Name>:

Welcome to the *Lincoln Alliance*[®] program. Your retirement account has been established, and you can begin accessing the helpful tools and resources to start taking charge of your retirement. We have two easy ways for you to access your account:

Online

Our retirement plan website offers you convenient, secure, access to your retirement account 24/7. View your account information, access helpful tools, conduct transactions, learn about retirement planning, and more. To register:

1. Go to **LincolnFinancial.com/Retirement** and select **Register**
2. Select **Retirement Account** under Individuals
3. Follow the prompts to establish your username, password, and personal security settings

On future visits, you can simply log in to LincolnFinancial.com/Retirement to access your account.

By phone

Our automated voice response system is available 24/7 to help you check your account balance, change future investment options, or make investment transfers. To register:

1. Call **800-234-3500**
2. Say "My Account"
3. Say or enter your Social Security number (SSN) and your personal identification number (the last 4 digits of your SSN), then follow the prompts to set up your account

For personal assistance, please contact your retirement plan representative. For help with your account, call our customer service representatives at 800-234-3500, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern. We look forward to helping you take charge of your retirement.

Sincerely,

A handwritten signature in dark ink that reads "Luke Stroh".

Luke Stroh
AVP, Customer Contact Center
RPS Operations
Retirement Plan Services

The program includes 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.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including Lincoln Retirement Services Company, LLC. Affiliates are separately responsible for their own financial and contractual obligations.

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