RETIREMENT PLAN SERVICES

Lincoln Financial Group®
You're In Charge®

Lincoln digital enhancements overview

Lincoln Alliance® program

Retirement savings just got easier

Now you can offer participants a digital experience designed to improve enrollment and help increase savings rates. It's sophisticated, yet simple.

Before making any changes, we conducted extensive user experience research and determined that employees want:

- Tailored solutions that provide relevant inspiration, information, and choices
- Small, actionable steps that introduce opportunities to engage and improve their financial outcomes
- Streamlined experiences with simple, straightforward, and intuitive solutions

This overview can help you become more familiar with the upgraded site.

Key features

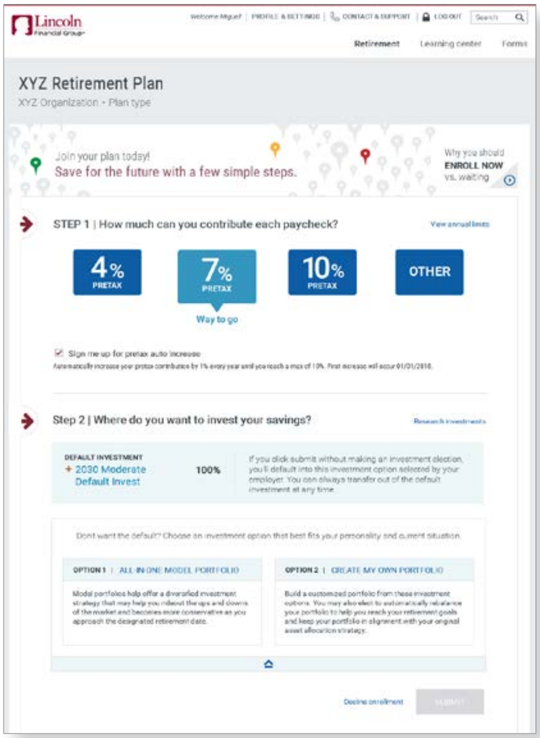
Enhanced online enrollment
Each participant can select the amount he or she would like to contribute and then choose an investment option — either the default investment or an investment option he or she prefers. Plus they have the option to set up an automatic increase. That's it! The participant is enrolled.

Click2Contribute
The Click2Contribute feature makes it easier for participants to increase their contribution rate by selecting one of three preset percentages. In addition, to better prepare for a change, the contribution planner shows how an increase may impact their paychecks.

Click2AutoIncrease
Click2AutoIncrease is a participant-directed automatic increase feature. Plan participants can choose the plan's default automatic increase option or select a preferred frequency, amount, and dates for future contribution increases. You may see a boost in plan health as participation and deferral rates increase. It may help put your employees on a better path to retirement, build retirement confidence, and create a happier workforce.

Retirement income estimate
The retirement income estimate tool allows users to easily see how their account balance may translate into a monthly income after retirement. Those who are not on track can make adjustments to close their savings gap.

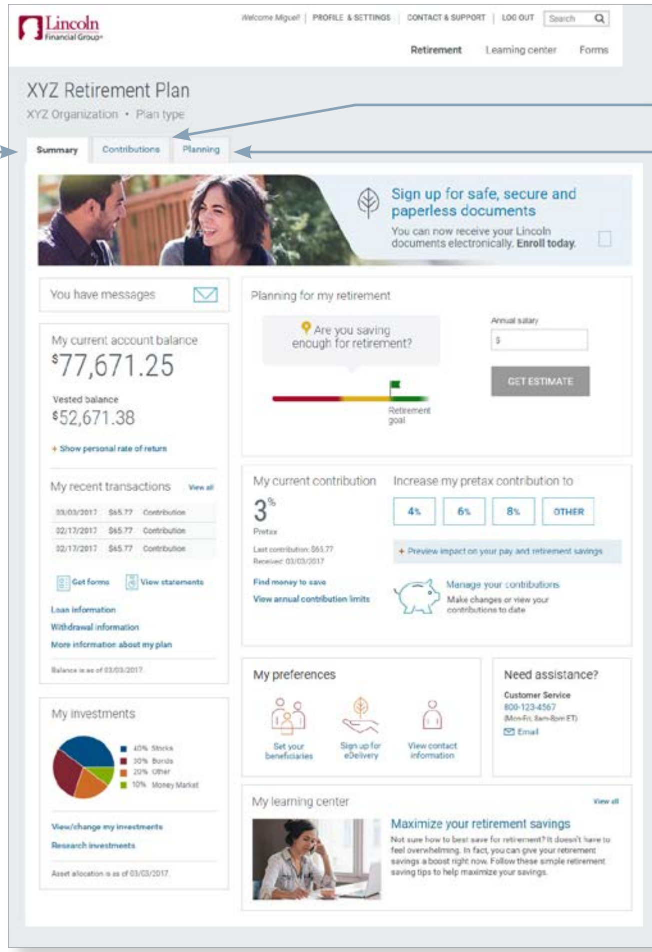
Mobile technology
The transactional features of the participant account experience are also available on the go, via both the Lincoln Mobile app for iPhone and Android users, and the Apple Watch. Now they can update their account anytime, anywhere... with just a few taps. Participants must register their account at LincolnFinancial.com/Register then download the app and access their account using their login information.



For illustration purposes only. Actual screens subject to change.

Account dashboard: A closer look

Employees will have access to key account information through the new account dashboard page. The modular design makes it simple to find the information they need.



1. Summary tab provides account information at a glance
2. Banner ads display user criteria
3. Message center
4. Account balance and transaction information display for easy scanning
5. Investment chart lists holdings by asset class and hover-over features display additional information
6. Contribution tab allows users to update contribution amounts and use the Contribution Planner to see how it may impact their paychecks
7. Planning tab takes a deeper dive into the estimated retirement income by allowing users to enter additional inputs and save an alternate scenario
8. Estimated retirement income snapshot includes an interactive retirement scenario planner to determine current status and encourage action
9. Current contribution rate displays prominently, along with easy-to-use contribution increase options and a Contribution Planner
10. Beneficiary, eDelivery, contact information and assistance facilitate account updates
11. Timely educational content about retirement planning

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/EmployerRetirementPlans

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Enhancing the experience

We'll continue to enhance our technology to enrich the online experience for plan sponsors and participants.

Have questions?

Please contact your Lincoln retirement plan representative.

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