

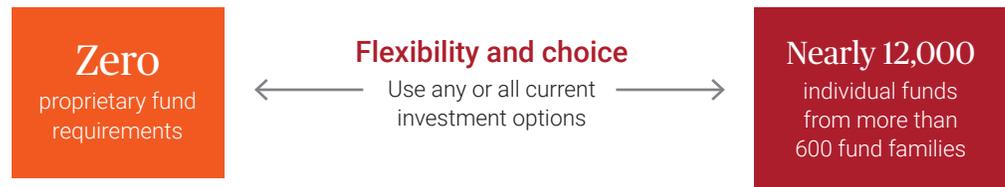
Open-architecture platform

Flexibility to tailor your investment program

Get the flexibility you may need to customize your retirement plan. Lincoln offers an open-architecture investment platform that can give you access to a variety of investment options. This flexible platform allows you, along with your financial professional or consultant, to choose investments to help meet the needs of your retirement plan, investment program, and plan participants.

Our open-architecture platform provides access to nearly 12,000 individual funds from more than 600 families, and it offers a broad selection of high-quality investment choices that can typically include funds that are currently in your retirement investment program. The power and flexibility of the platform supports custom asset allocation portfolios made up of the investments you choose. All of the funds may be offered with no or low loads, allowing your participants to keep more of their investment returns. Plus, with no proprietary fund requirements, you're free to choose only the funds you really want in your program.

Lincoln approach to investments



Representative fund families



Helping people face the future with confidence

Lincoln Financial Group provides education and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance, and wealth protection expertise to help address their lifestyle, savings, and income goals, as well as to help guard against long-term care expenses.



Contact your retirement plan representative to learn more about our open-architecture investment platform.

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

©2020 Lincoln National Corporation

[LincolnFinancial.com/
RetirementPlans](https://LincolnFinancial.com/RetirementPlans)

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.

LCN-2818634-111119

PDF 11/20 Z06

Order code: LAP-OPEN-FLI001



Mutual funds in the Lincoln Alliance® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the Lincoln Alliance® program are available at 800-234-3500.

The Lincoln Alliance® 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.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.

For plan sponsor use only. Not for use with plan participants.