

Personalize your investment lineup

Solutions that help get participants retirement ready



73% of employees are interested in having an investment option in their plan that would provide monthly retirement income for life.¹

You need more than a one-size-fits-all approach

Whether your organization is a small business with just a handful of employees or a large organization with a diverse workforce, we will tailor a plan for your unique needs. Our clients include 401(k), 403(b), 401(a), and 457(b) plan sponsors, and our expertise spans government, profit sharing, money purchase, and non-qualified benefit plans. Mutual fund-based and registered/nonregistered group variable annuity programs also are available.

Choose investments that fit your employee population

- Open architecture platform provides opportunity to create custom lineup



- Six diversified lineups based on your participant population offered through Morningstar Investment Management LLC, who acts as a fiduciary

Get flexible solutions

- A range of Qualified Default Investment Alternatives (QDIAs) customized to your employee demographics
- Comprehensive administrative support for custom portfolios
- Managed accounts offered by independent industry leader Morningstar®

Over 110 years of dependable risk management experience

- In-plan options that convert plan savings to guaranteed retirement income²
- Competitive stable value solutions that protect hard-earned savings with experience backed by the strength of Lincoln³

Solutions to help meet your needs

A variety of options for each investment path

	YourPath® target-date + risk portfolios	Lifespan™ custom portfolio service	Custom portfolios with Lincoln Secured Retirement Income™	Your choice of target-date funds	Managed by Morningstar®	Morningstar Insight Series Workforce Investment Lineups	Lincoln Stable Value solutions	Lincoln Secured Retirement Income™ investment option	Morningstar's Managed by You advice service	Self-directed brokerage account
Core investment lineup	■					■	■	■		
Stable value option	■	■	■				■			
Qualified Default Investment Alternative (QDIA)	■	■	■	■						
Access to fiduciary support	■	■			■	■		■	■	
Target-date funds or portfolios	■	■	■	■						
Custom portfolios for unique needs	■	■	■		■				■	
Self-directed brokerage										■
Professional account management					■					
Guaranteed lifetime income			■					■		
Risk management strategies	■	■	■				■	■		
Choices typically for more sophisticated investors					■			■	■	■
	MAKE AN ALL-IN-ONE CHOICE				WORKING WITH A PROFESSIONAL		MANAGE IT YOURSELF			

The Lincoln difference

You're busy, and you need a retirement plan provider that offers the highest level of personal service. We work with you to support your plan with expertise, flexibility, and dedication. You and your participants will benefit from reliable support, an engaging participant experience, and a flexible investment program.



Contact your Lincoln representative to see how we can build the plan you need together.

¹ EBRI, Retirement Confidence Survey, 2019.

² All contract guarantees, including those for guaranteed income or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company.

³ Ibid.

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.

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*LifeSpan*SM retirement income portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The portfolios have been developed as general examples for investors with various risk profiles. A participant's own portfolio selection may vary depending on personal objectives, other assets held outside of the plan, time horizon, and risk tolerance. The final decision regarding investment choices is the participant's, based on his or her individual situation, which may include factors and circumstances beyond the scope of these portfolios and evaluation tools. The principal value of the investments is not guaranteed at any time, including the intended year of distribution.

Lincoln Secured Retirement IncomeSM solutions are offered as a group variable annuity. Amounts contributed to the annuity contract are invested in the **LVIP Global Moderate Allocation Managed Risk Fund, a fund of funds with a balanced allocation. The guarantee is provided by a contract between the client/plan sponsor and Lincoln National Life Insurance Company that provides a plan participant with guaranteed annual retirement income.**

A group variable annuity is a long-term investment product designed particularly for retirement purposes. Group annuities contain both investment and insurance components and have fees and expenses, including administrative and advisory fees. The annuity's value fluctuates with the market value of the underlying investment option, and all assets accumulate tax-deferred. Withdrawals may carry tax consequences, including possible tax penalties.

Mutual funds and variable annuities are sold by prospectus. Investors are advised to consider carefully 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.

*Lincoln Secured Retirement Income*SM group variable annuity contracts (contract form AN-701 and state variations) 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.**

All contract guarantees, including those for guaranteed income, or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer or insurance agency from which this annuity is purchased or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

The Morningstar Insight Series investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable. Morningstar Investment Management LLC does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participants may incur a loss. Past performance is no guarantee of future results.

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YourPath[®] portfolios are available as investment options in the *Lincoln Alliance*[®] program.

Through a single investment option, *YourPath*[®] portfolios allow retirement plan participants to invest in a mix of mutual funds and other investments that correspond to a specific risk profile and investment time horizon. *YourPath*[®] portfolios are asset allocation model portfolios and do not represent investment recommendations or advice.

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

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The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. **Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.**

The Lincoln Stable Value Account is a fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** For contracts issued in New York, the Lincoln Stable Value Account is a fixed annuity issued by Lincoln Life & Annuity Company of New York, Syracuse, NY.

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