



You're In Charge®

RETIREMENT PLAN SERVICES

My journey. My way.



Lincoln DirectorSM

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Metropolitan Foods Inc. 401(k) PS
and Trust Plan

How do you see yourself in retirement?

Whether your vision of retirement involves enjoying leisure activities, spending time with family and friends, or pursuing a second career, your “time after work” will be as unique as you are. But whatever your goals, the steps to achieving them are common to everyone.

Don't have a specific goal in mind? Maybe retirement seems really far away or you haven't taken the time to consider what you want to do when it arrives. That's okay. The important thing is to start saving for your future right now. After all, the more money you have in retirement, the more options you'll have. And who doesn't like to have choices?

Redefine retirement.

Thanks to advances in healthcare, we're living longer, healthier lives. While that means you may be able to work well past age 65, it also means your retirement could last 25 years or more. And your savings need to last as long as your retirement does.



My journey. My way.

Social Security is likely to make up only a portion of what you'll need in retirement. Your employer-sponsored plan may be your single biggest source of income.



Put the power of the plan to work for you.

You're eligible to participate in a valuable benefit: your employer-sponsored retirement plan. Designed to help you save for your financial future, your plan offers several great advantages:

It's easy. Contributions are automatically deducted from your paycheck every pay period.

You'll enjoy tax advantages. If you contribute on a pretax basis, your contributions are deducted from your salary before taxes, reducing your taxable income. If your plan permits and you make after-tax Roth contributions, you pay taxes up front, allowing you to make tax-free withdrawals in retirement, provided your Roth account has been in existence for at least five years and the distribution is due to your death or disability or is made on or after the date you become age 59½.

Your money compounds over time.

Thanks to the power of compounding, you have the ability to make money on your money and potentially grow your savings.

You may get free money. If your plan offers employer matching contributions, be sure to take advantage of them. If you don't, it's like saying "no" to free money.

You can take it with you. Any money you put into the plan is yours to keep—even if you change jobs.

Helping you every step of the way—from hired through retired

Lincoln Financial provides help during every stage of retirement planning—from enrollment through retirement. Whether you're a first-time participant or simply are new to the plan, we will provide step-by-step instructions for making the most of your employer-sponsored retirement plan.

Enroll online! It's fast and easy.

- Visit LincolnFinancial.com/Register to register for online account access.
- Follow the prompts, and after registration, you'll be directed to your account page to enroll in the plan.
- Choose your contribution rate and investment option and you're enrolled!



My journey. My way.

Put time on your side.

Whether retirement seems far off or right around the corner, the truth is, you'll never have more time to save than you do today. And when it comes to saving for retirement, starting early is the smartest move you can make. You have the potential to make money on your money—earning returns on your account balance and new contributions. So the longer your money can grow, the better off you'll be.

Improve your financial outlook by starting early.

For example, let's say Miguel and Alyssa both started working at age 25. Miguel immediately started contributing \$150 a month to the plan and continued until his retirement at age 65. Alyssa waited until she was 35 to join the plan and contributed \$200 a month until her retirement at the same age.

Each contributed the same total amount—\$72,000.

At retirement, how much more do you think Miguel had? Nearly \$100,000 more!

Ready to get started?
Visit LincolnFinancial.com/Register.
In just a few clicks, you're done.
It's really that simple.



\$298,724

Miguel

contributed \$150 a month for 40 years (\$72,000 in total contributions)

► *The lesson?* How long you save is just as important as how much you save.



\$200,903

Alyssa

contributed \$200 a month for 30 years (\$72,000 in total contributions)

This example assumes a 6% rate of return, compounded monthly. This is a hypothetical example and is not indicative of any product or performance and does not reflect any expense associated with investing. The assumed rate of return is not guaranteed. Taxes are due upon distribution of the tax-deferred amount, and, if shown, results would be lower. Distributions taken before age 59½ may be subject to an additional 10% federal tax. It is possible to lose money by investing in securities.

Let's go!

Now that you've decided to take advantage of this convenient and cost-effective way to save for retirement, you need to make two decisions.

1 Decide how much to save.

New to saving? Start with 6%.

Not sure where to start? It's okay to start small. Even modest contributions can add up over time. The important thing is to begin saving—consistently and automatically—for your future. It's one habit that can really pay off later.

Accustomed to saving? Increase by 2%.

If you're already in the habit of saving, challenge yourself to save 2% more each year, striving for a savings rate of 10% to 15%. These small, gradual steps can have a big impact on your savings over time, as the chart shows.

Feeling confident? Max out.

If you can swing it, your best option is to contribute the maximum now, while you have time for your savings to grow. With your direct payroll deductions, you may never miss the money. Age 50 or older? Then consider making catch-up contributions—additional contributions that can help you finish strong!

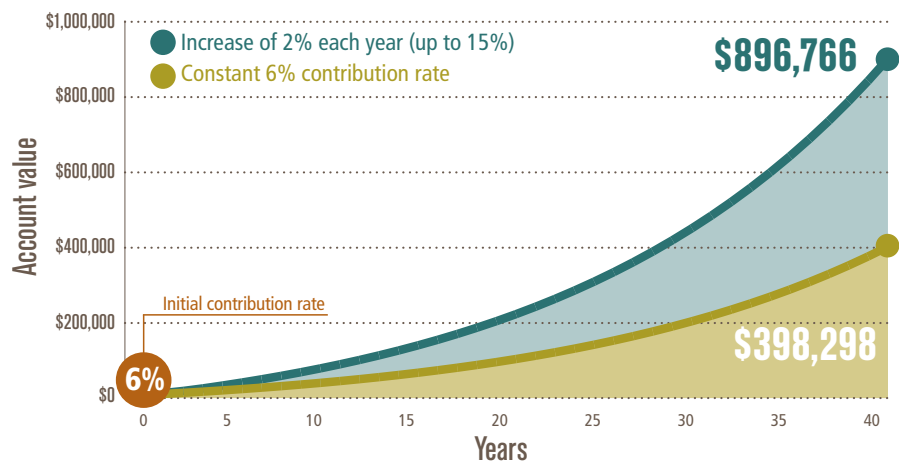
Meet the match, if one is offered.

If your plan offers employer matching funds, be sure to contribute enough to receive all the "free money" to which you're entitled. Not only is it a valuable benefit, it's a great way to accelerate your savings progress.

The power of 2% more

This hypothetical example assumes:

- An annual salary of \$40,000
- Contributions invested over 40 years
- A 6% rate of return, compounded monthly in a tax-deferred account
- No matching contributions



This is a hypothetical example. It is not indicative of any product or performance and does not reflect any expense associated with investing. Taxes are due upon distribution of the tax-deferred amount and, if shown, results would be lower. Distributions taken before age 59½ may be subject to an additional 10% federal tax. It is possible to lose money investing in securities.

2 Decide where to invest.

Every investor is different. That's why it's important to plan ahead for your retirement while keeping in mind these four fundamentals of smart investing that can help you decide where to invest.

Set a long-term goal.

Your long-term goal should be unique to your situation — when you plan to retire, what you expect to do during retirement, and whether you'll have any other sources of income. Consider setting short-term goals along the way, such as how much to contribute to your workplace retirement plan today and when and how much you'll increase your contributions in the future.

Help keep pace with inflation.

If not for inflation, preparing for retirement would be as simple as putting money in a savings account. Unfortunately, it's not that easy. Returns on savings accounts rarely beat inflation over time. Prudent investing can help you keep pace with inflation and preserve your money's purchasing power.

Understand and manage risk.

Remember, there is such a thing as playing it too safe. When you invest, you should consider various types of risk. There's a chance that you'll lose money or that it won't grow as much as expected. A wise investor doesn't try to avoid all risk, but does try to manage it.

Diversify your portfolio.

A good rule of thumb is to diversify your investments through asset allocation. Asset allocation is the way your money is spread among four major asset classes: stocks, bonds, balanced/asset allocation funds, and cash/stable value options. Diversifying among asset classes may help minimize risk, but it cannot eliminate the risk of investment losses.

My journey. My way.



Want to learn more?

Your retirement plan representative can provide you with educational support that may help you select investments that align with your financial goals.

Learn about investing strategies, watch informative videos, and test drive helpful tools at

LincolnFinancial.com/Retirement.



Can't decide?

You can still enroll.

Qualified Default Investment Alternative

If you want to participate in your employer-sponsored retirement plan, but do not elect any of the investment options provided, your contributions will automatically be invested in a qualified default investment fund or model portfolio selected by your employer.

What is a default investment?

The Department of Labor defines a Qualified Default Investment Alternative (QDIA) as an investment fund or model portfolio that's designed to provide both long-term appreciation and capital preservation through a mix of equity and fixed income exposures based on an employee's age, target retirement date, life expectancy or other risk considerations for the plan's employees overall. QDIAs are designed to change their asset allocation and associated risk levels over time with the objective of becoming more conservative as an employee's age increases.

QDIA features

Provides a default investment option for employees who do not make an affirmative investment election for their company retirement plan account.

Helps ensure that contributions are invested appropriately in a mix of equity and fixed income investments appropriate for long-term retirement savings.

Is managed by either an investment manager or an investment company registered under the Investment Company Act of 1940.

Important investment information

Performance

When used as supplemental sales literature, investment information must be accompanied by this disclosure statement.

The performance data quoted represents past performance; past performance does not guarantee future results. Investment returns and principal value will fluctuate so your account balance, when redeemed, may be worth more or less than your original cost.

Current performance may be lower or higher than the performance data quoted. Instances of high double-digit returns are highly unusual and cannot be sustained. Investors should be aware that returns vary due to market conditions.

When the Separate Account's inception date is less than 10 years, hypothetical performance is based on the inception date of the underlying fund, which predates the inclusion of the underlying fund in the product. This hypothetical representation depicts how the investment option would have performed had the fund been available in the variable annuity during the time period.

To obtain the most current performance, please contact 800-510-4015 or go to www.LincolnFinancial.com.

The annualized returns do take into account any applicable distributions and deductions from the underlying mutual fund.

There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Issuing Company

*Lincoln Director*SM, a group variable annuity contract, is issued on variations of contract form 19476 and state variations and amendment forms AR-450 or AR-450A and AR-451 or AR-451A by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, 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 subject to the claims-paying ability of The Lincoln National Life Insurance Company.

Contracts sold in New York are issued on variations of contract form 19476NY and amendment forms AR 450 or AR-450NYA and AR 451 or AR-451NYA by Lincoln Life & Annuity Company of New York, Syracuse, NY. **Contractual obligations are subject to the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Products and features are subject to state availability. Limitations and exclusions may apply.

Fees and Expenses

The performance shown reflects the deduction of the average operating expense of the underlying mutual fund or collective investment trust, as well as the investment management fees that are charged by Lincoln under the group variable annuity contract. All other contract fees, including the asset charge, have not been deducted. If these fees had been deducted, this performance would have been lower. Contact your plan administrator for fee information specific to your company's retirement plan.

Fee and expense information is based on information available as of 09/30/2020.

Benchmark

A benchmark index gives the investor a point of reference for evaluating a fund's performance. Each investment option in the Plan's lineup is compared with a secondary index, based on its Morningstar Category. For example, all funds in the large-growth category are compared with the Russell Top 200 Growth index.

Investment Risk

Foreign securities portfolios/emerging markets portfolios: Portfolios that invest in foreign securities involve special additional risks. These risks include, but are not limited to: currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets can accentuate these risks.

Sector portfolios: Portfolios that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Nondiversified portfolios: Portfolios that invest assets in a single issuer or a few issuers involve additional risks, including share price fluctuations, because of the increased concentration of investment.

Small-cap portfolios: Portfolios that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average and may be less liquid than larger companies.

Mid-cap portfolios: Portfolios that invest in companies with market capitalization below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-yield bond portfolios: Portfolios that invest in less-than-investmentgrade-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility and increased risk of default.

REITs: The value of the shares of a REIT fund will fluctuate with the value of the underlying assets (real estate properties). There are special risk factors associated with REITs, such as interest rate risk and the illiquidity of the real estate market.

Fund Restrictions

Guaranteed Stable Value Account: Transfers out of the Guaranteed Stable Value Account may be subject to equity wash provisions.

Frequent trading policy: Transactions associated with market timing — such as frequent, large, or short-term transfers among investment options — can affect the underlying funds and their investments. Lincoln Financial therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Fund-specific restrictions: Fund companies may have their own policies and procedures with respect to frequent purchases and redemptions of their respective shares, which may be more or less restrictive than the frequent trading policies and procedures of other investment options and Lincoln Financial's Market Timing Policy. For example, American Funds® has adopted a purchase blocking policy. When a participant transfers \$5,000 or more from any American Funds® investment option, he/she will be restricted from investing back into that investment option in amounts of \$5,000 or more for 30 calendar days from the effective date of the transaction. If a transfer triggers a fund-specific trade restriction, the participant must then complete all transactions through the Customer Contact Center at 800-510-4015 for the duration of the restriction, including transfers from investment options that are not restricted.

Performance and fee overview

	Separate Account	Average annual total returns as of September 30, 2020						Fees
		YTD	One Year	Three Years	Five Years	Ten Years	Since Inception	Fees
Aggressive								
Vanguard Emerging Markets Stock Index Fund Admiral Shares (07/16)^{1,9} Diversified Emerging Mkts Vanguard Group Inc MSCI EM NR USD	SAAS	-1.41	9.75	2.50	8.20	2.26	6.28	0.14
		-1.16	10.54	2.42	8.97	2.50		
Vanguard Mid-Cap Growth Index Fund Admiral Shares (07/16)^{2,9} Mid-Cap Growth Vanguard Group Inc Russell Mid Cap Growth TR USD	SAB3	14.06	22.58	14.83	14.03	13.65	10.01	0.07
		13.92	23.23	16.23	15.53	14.55		
Vanguard Small Cap Growth Index Admiral (05/17)^{2,9} Small Growth Vanguard Group Inc Russell 2000 Growth TR USD	SAE6	8.53	18.68	12.85	13.69	13.31	9.18	0.07
		3.88	15.71	8.18	11.42	12.34		
Vanguard Small-Cap Index Fund Admiral Shares (07/16)^{2,9} Small Blend Vanguard Group Inc Russell 2000 TR USD	SAB7	-6.29	1.34	4.39	8.95	10.95	10.41	0.05
		-8.69	0.39	1.77	8.00	9.85		
Moderately Aggressive								
Vanguard Developed Markets Index Fund Admiral Shares (07/16)^{3,9} Foreign Large Blend Vanguard Group Inc MSCI ACWI Ex USA NR USD	SACH	-5.70	2.18	0.94	5.79	4.96	3.88	0.07
		-5.44	3.00	1.16	6.23	4.00		
Vanguard Growth Index Admiral Shares (05/17)⁹ Large Growth Vanguard Group Inc Russell 1000 Growth TR USD	SAE4	25.80	38.24	21.02	19.24	16.73	10.74	0.05
		24.33	37.53	21.67	20.10	17.25		
Vanguard International Value Fund Investor Shares (07/16)³ Foreign Large Value ARGA Investment Management, LP MSCI ACWI Ex USA Value NR USD	SAAY	-11.83	-4.10	-1.63	4.44	3.53	8.10	0.37
		-17.60	-10.83	-5.09	2.14	1.50		
Vanguard Mid-Cap Value Index Fund Admiral Shares (07/16)^{2,9} Mid-Cap Value Vanguard Group Inc Russell Mid Cap Value TR USD	SAB4	-13.21	-7.75	1.08	6.41	10.05	7.20	0.07
		-12.84	-7.30	0.82	6.38	9.71		
Vanguard Real Estate Index Fund Admiral Shares (05/14)^{4,9} Real Estate Vanguard Group Inc S&P United States REIT TR USD	SAB5	-12.74	-12.19	2.37	5.22	8.50	9.47	0.12
		-17.07	-17.73	0.21	3.75	7.77		
Moderate								
American Funds Investment Company of America® Class R-6 (07/16) Large Blend Capital Research and Management Company Russell 1000 TR USD	SA6G	3.14	13.04	8.67	12.05	11.83	12.05	0.27
		6.40	16.01	12.38	14.09	13.76		

	Separate Account	Average annual total returns as of September 30, 2020						Fees
		YTD	One Year	Three Years	Five Years	Ten Years	Since Inception	Fees
Moderate (continued)								
Vanguard 500 Index Fund Admiral Class (07/16)⁹ Large Blend Vanguard Group Inc Russell 1000 TR USD	SACG	5.55	15.11	12.24	14.11	13.71	11.14	0.04
		6.40	16.01	12.38	14.09	13.76		
Vanguard Equity-Income Fund Admiral Shares (07/16) Large Value Wellington Management Company LLP Russell 1000 Value TR USD	SAAT	-8.85	-2.77	4.66	9.45	11.39	9.82	0.18
		-11.58	-5.03	2.63	7.66	9.95		
Vanguard LifeStrategy Conservative Growth Fund Investor Shares (07/16)^{5,10} Allocation--30% to 50% Equity Vanguard Group Inc Morningstar Mod Con Tgt Risk TR USD	SAAZ	4.66	8.11	6.43	7.02	6.38	6.92	0.12
		4.42	8.23	6.25	6.98	6.12		
Vanguard LifeStrategy Growth Fund Investor Shares (07/16)^{5,10} Allocation--70% to 85% Equity Vanguard Group Inc Morningstar Mod Agg Tgt Risk TR USD	SAB1	2.65	9.91	7.19	9.54	8.98	8.04	0.14
		0.09	6.97	6.39	9.19	8.48		
Vanguard LifeStrategy Moderate Growth Fund Investor Shares (07/16)^{5,10} Allocation--50% to 70% Equity Vanguard Group Inc Morningstar Mod Tgt Risk TR USD	SAB2	3.72	9.07	6.85	8.32	7.76	7.62	0.13
		2.34	7.69	6.37	8.13	7.36		
Vanguard Target Retirement Income Fund Investor Shares (07/16)^{6,10} Target-Date Retirement Vanguard Group Inc Morningstar Lifetime Mod Incm TR USD	SABM	4.63	7.35	5.79	6.03	5.60	5.41	0.12
		3.84	7.20	5.59	5.94	5.49		
Vanguard Target Retirement 2015 Fund Investor Shares (07/16)^{6,10} Target-Date 2015 Vanguard Group Inc Morningstar Lifetime Mod 2015 TR USD	SABA	4.35	7.68	6.09	7.04	7.04	6.24	0.13
		4.70	8.44	6.61	7.27	6.90		
Vanguard Target Retirement 2020 Fund Investor Shares (07/16)^{6,10} Target-Date 2020 Vanguard Group Inc Morningstar Lifetime Mod 2020 TR USD	SABB	3.87	8.51	6.54	7.96	7.81	6.41	0.13
		4.48	8.59	6.87	7.81	7.47		
Vanguard Target Retirement 2025 Fund Investor Shares (07/16)^{6,10} Target-Date 2025 Vanguard Group Inc Morningstar Lifetime Mod 2025 TR USD	SABC	3.63	9.03	6.89	8.60	8.38	6.88	0.13
		3.74	8.40	6.98	8.37	8.08		
Vanguard Target Retirement 2030 Fund Investor Shares (07/16)^{6,10} Target-Date 2030 Vanguard Group Inc Morningstar Lifetime Mod 2030 TR USD	SABD	3.24	9.38	7.04	9.07	8.84	6.77	0.14
		2.34	7.79	6.89	8.88	8.60		
Vanguard Target Retirement 2035 Fund Investor Shares (07/16)^{6,10} Target-Date 2035 Vanguard Group Inc Morningstar Lifetime Mod 2035 TR USD	SABE	2.84	9.71	7.16	9.53	9.29	7.45	0.14
		0.47	6.79	6.55	9.20	8.87		

	Separate Account	Average annual total returns as of September 30, 2020						Fees
		YTD	One Year	Three Years	Five Years	Ten Years	Since Inception	Fees
Moderate (continued)								
Vanguard Target Retirement 2040 Fund Investor Shares (07/16) ^{6,10}	SABF	2.40	9.96	7.27	9.97	9.58	7.13	0.14
Target-Date 2040 Vanguard Group Inc Morningstar Lifetime Mod 2040 TR USD		-1.14	5.87	6.14	9.29	8.90		
Vanguard Target Retirement 2045 Fund Investor Shares (07/16) ^{6,10}	SABG	2.10	10.27	7.32	10.13	9.66	7.86	0.15
Target-Date 2045 Vanguard Group Inc Morningstar Lifetime Mod 2045 TR USD		-2.12	5.28	5.83	9.24	8.79		
Vanguard Target Retirement 2050 Fund Investor Shares (07/16) ^{6,10}	SABH	2.09	10.26	7.32	10.13	9.65	7.22	0.15
Target-Date 2050 Vanguard Group Inc Morningstar Lifetime Mod 2050 TR USD		-2.53	5.01	5.63	9.16	8.67		
Vanguard Target Retirement 2055 Fund Investor Shares (07/16) ^{6,10}	SABK	2.06	10.25	7.31	10.12	9.68	10.08	0.15
Target-Date 2055 Vanguard Group Inc Morningstar Lifetime Mod 2055 TR USD		-2.69	4.88	5.51	9.10	8.54		
Vanguard Target Retirement 2060 Fund Investor Shares (07/16) ¹⁰	SABL	2.07	10.25	7.31	10.12	---	9.77	0.15
Target-Date 2060+ Vanguard Group Inc Morningstar Lifetime Mod 2060 TR USD		-2.81	4.78	5.39	9.03	8.40		
Vanguard Target Retirement 2065 Fund Investor Shares (10/18) ¹⁰	SAEN	1.95	10.11	7.25	---	---	8.03	0.15
Target-Date 2060+ Vanguard Group Inc Morningstar Lifetime Mod 2060 TR USD		-2.81	4.78	5.39	9.03	8.40		
Moderately Conservative								
AB Global Bond Fund Class Z (07/16)	SA3H	3.06	2.84	3.79	3.99	3.65	6.89	0.50
World Bond-USD Hedged AllianceBernstein L.P. BBgBarc Global Aggregate TR Hdg USD		4.65	4.14	5.12	4.32	3.92		
Vanguard High-Yield Corporate Fund Admiral Shares (07/16) ⁷	SAAV	0.71	3.27	4.32	6.12	6.22	8.23	0.13
High Yield Bond Wellington Management Company LLP ICE BofA US High Yield TR USD		-0.30	2.30	3.83	6.61	6.28		
Vanguard Inflation-Protected Securities Fund Admiral Shares (07/16) ⁸	SAAW	9.19	9.80	5.63	4.47	3.46	5.42	0.10
Inflation-Protected Bond Vanguard Group Inc BBgBarc US Treasury US TIPS TR USD		9.22	10.08	5.79	4.61	3.57		
Vanguard Total Bond Market Index Fund Admiral Shares (07/16) ^{8,9}	SABN	7.00	7.03	5.30	4.19	3.59	5.96	0.05
Intermediate Core Bond Vanguard Group Inc BBgBarc US Agg Bond TR USD		6.79	6.98	5.24	4.18	3.64		

	Separate Account	Average annual total returns as of September 30, 2020						Fees
		YTD	One Year	Three Years	Five Years	Ten Years	Since Inception	Fees
Moderately Conservative (continued)								
Western Asset Core Plus Bond Fund Class IS (07/16)	SABX	6.17	7.52	5.69	5.70	5.11	6.18	0.42
Intermediate Core-Plus Bond								
Western Asset Management Company Limited ? UK								
BBgBarc US Universal TR USD		6.20	6.68	5.15	4.49	3.92		
Conservative								
Guaranteed Stable Value Account (05/83)¹¹	SV99	---	---	---	---	---	---	---
Stable Value								

- 1 Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability.
- 2 Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 3 Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
- 4 REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.
- 5 Asset allocation does not ensure a profit, nor protect against loss in a declining market.
- 6 The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target date funds make no changes in asset allocations after the target date is reached; other target date funds continue to make asset allocation changes following the target date (see prospectus for the fund's allocation strategy). The principal value is not guaranteed at any time, including at the target date.
- 7 High yield portfolios may invest in high-yield or lower rated fixed-income securities (junk bonds), which may experience higher volatility and increased risk of non-payment or default.
- 8 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund (or account).
- 9 An index is unmanaged, and one cannot invest directly in an index.
- 10 Each Profile Fund is operated as a fund of funds which invests primarily in other funds rather than in individual securities. Funds of this nature may be more expensive than other investment options. The Profile Funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.
- 11 SV99: The Guaranteed Stable Value Account is based on the ability of the Lincoln National Life Insurance Company to meet its financial obligations. Transfers to or from the Guaranteed Stable Value Account may be restricted by a 90-day equity wash.

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**Make the plan
work for you.**



Three easy ways to enroll or learn more:



Elect and submit your enrollment choices as directed.



Meet with your retirement plan representative, who can help you get started.



Call our Customer Contact Center at 800-510-4015.

Want to have it all in one place?

Do you have a retirement account with a previous employer? If so, you may be able to consolidate your assets from one or more previous plans. Simply contact your retirement plan representative to get started.

**Work it! You work hard for your
money. Make sure it's working for
you and your future. Enroll today!**

We've helped more than 1.4 million people save, plan and retire. We're here to support you every step of the way — from enrollment up to and through retirement. We're optimistic about your future, and we think you should be, too.

For more information, contact your retirement plan representative or visit LincolnFinancial.com/Retirement.



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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