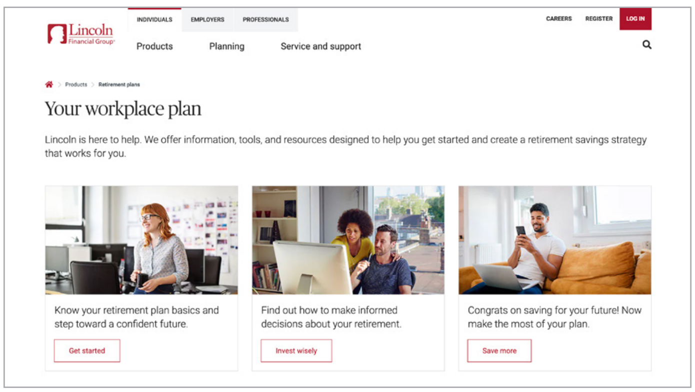
Convenient paperless withdrawals

We're committed to making it fast and easy for you to access your money via a retirement plan withdrawal. Our online submission process gives you a secure and easy way to make a request and upload documentation. When you begin a request, we'll prefill the information for you, walk you through the steps, and provide status updates to keep you informed.

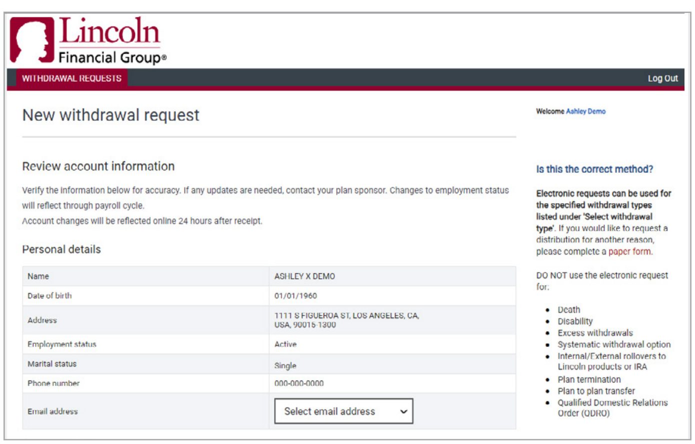
You'll need to register your online retirement plan account to use paperless requests. If you haven't yet, visit LincolnFinancial.com/Register.



Accessing paperless requests

1. Log in to your account at LincolnFinancial.com/Retirement.
2. To make a request, click **Withdrawal information** under the **Account** menu.
3. Click **WITHDRAWAL REQUEST** to start your request. Only options that are available to your plan will be displayed.

For the security of your information, you'll be automatically logged out of the system after 20 minutes of inactivity.



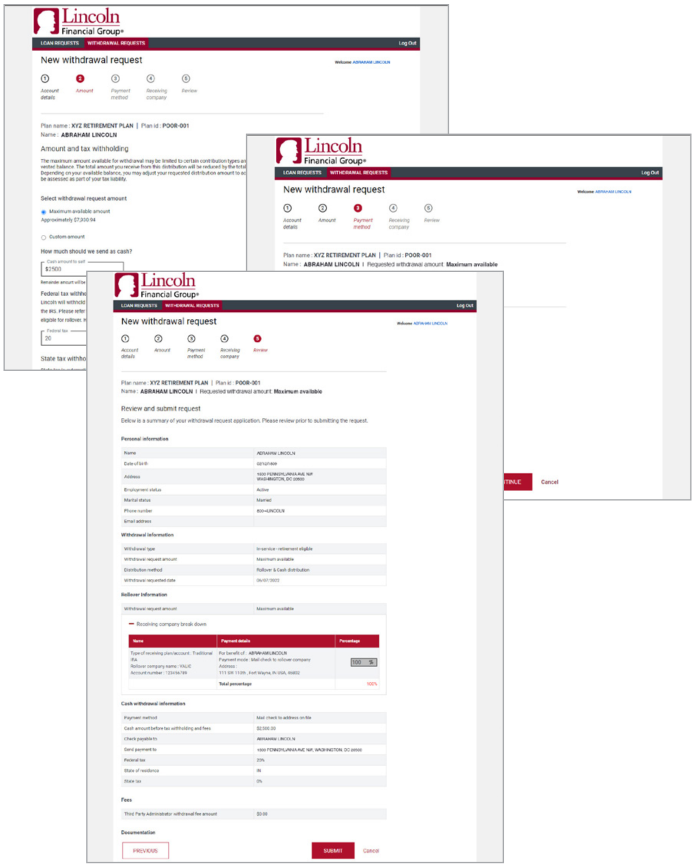
Making requests

Now you're on the new withdrawal request screen.

1. Review your personal information, including marital status, before selecting a request type. If anything is incorrect, contact your employer or plan administrator.

   Select the type of withdrawal request from the list and review the messages and disclosures.

   Some request types need additional authorization or paperwork, such as hardship documentation or spousal consent. The system will ask for required documents, if necessary.
2. Click **CONTINUE REQUEST**.



3. Complete the required information on the request screens.
4. Click **SAVE & CONTINUE**.

   You can also click **SAVE & CONTINUE** to stop a request and later pick up where you left off.
5. Review the request and click **SUBMIT**.
6. You'll receive a DocuSign email requesting authorization.
7. Review the details from DocuSign, then electronically sign the request.

Please note: For security purposes, a new web registration, email address change, or record of address change will initiate a two- to five-business-day hold to help prevent fraud. You can't submit a transaction during this period, which allows time for confirmations and account alerts to process in cases of unauthorized activity.

Status information and notifications

We'll keep you informed as your request goes through multiple stages:

Initiated → **Requested** → **Reviewed: TPA, plan sponsor, or Lincoln** → **Approved/ denied**

You can track the status online above the original submitted request. You'll also receive email notifications as the request progresses.

The request will expire if the review isn't completed within 45 days, and you'll need to submit a new request.

Withdrawing a request

You can cancel a request after you submit it if it hasn't been approved.

1. Click **Withdraw** on the request.
2. Click **YES, I'M SURE** to continue the withdrawal.

Need help?

Contact your employer, plan administrator, or the Lincoln Customer Contact Center for more information. You'll find the appropriate Lincoln phone number in your online account.

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/Retirement

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