Instructions on how to enroll in a Schwab Personal Choice Retirement Account® (PCRA)

To enroll in the Schwab Personal Choice Retirement Account® (PCRA), follow the steps outlined below. If you are licensed by a registered broker-dealer, or are otherwise an associated person or access person of a broker-dealer or investment adviser, there is one additional step to which you must adhere in order to enroll in a Schwab Personal Choice Retirement Account® (PCRA). See Step #3 below.

Before considering the brokerage option, we encourage you to review your objectives with a financial advisor. Lincoln's retirement plans' investment committee does not monitor the funds available through the PCRA, and you assume all risk for the performance of these assets.

1. Go to www.schwab.com/pcraopen
2. There you'll be asked to input your Social Security number along with the retirement plan ID and plan access codes (see below). Then follow the steps to complete the online PCRA Application and click "Submit".
3. If you are licensed by a registered broker-dealer, or are otherwise an associated person or access person of a broker-dealer or investment adviser, you are required to read the LFN Personal Trading Policy Documents before enrolling in a PCRA.
4. When enrolling in a PCRA, be sure to indicate the Retirement Plan ID and Plan Access Code for the plan in which you want to add brokerage (see below).
   - LNC Employees' 401(k) Savings Plan - Retirement Plan ID TD08676354
     Plan Access Code: 08676354
   - LNL Agents' 401(k) Savings Plan - Retirement Plan ID TD08676352
     Plan Access Code: 08676352
   - LNL Money Purchase Plan - Retirement Plan ID TD08676228
     Plan Access Code: 08676228
   - LNL ABGA Money Purchase Plan - Retirement Plan ID TD08676329
     Plan Access Code: 08676329

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