

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

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

Charles Schwab & Co., Inc. and Lincoln Financial Group are not affiliated and are not responsible for the products and services provided by the other.

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.