

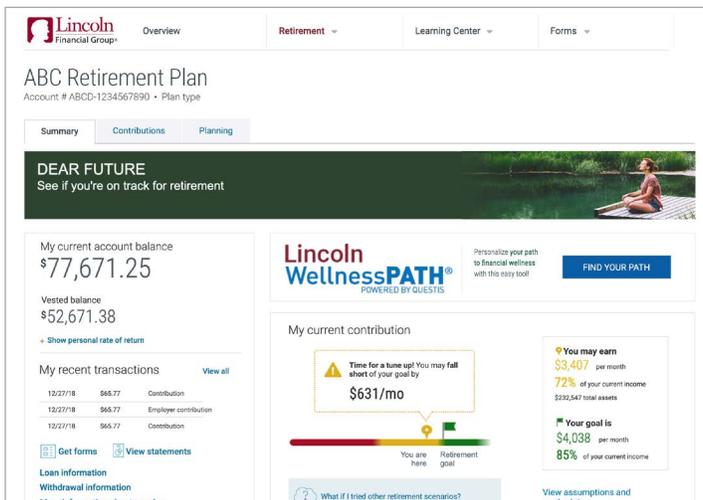
Lincoln *WellnessPATH*[®]

Your path to financial wellness

Wellness isn't just about physical health. There are emotional and financial components, too. Whether you want to save more or need to pay off debt, getting your finances in order can have an impact on your overall well-being. It can help you move forward with confidence and be ready for whatever life brings. That's where Lincoln can help.

Introducing Lincoln *WellnessPATH*[®]

Lincoln *WellnessPATH*[®] provides tools and personalized steps to manage your financial life. From creating a budget to building an emergency fund to paying down debt, our easy-to-use online tool helps you turn information into action so you can focus on both short- and long-term goals, such as saving for retirement.

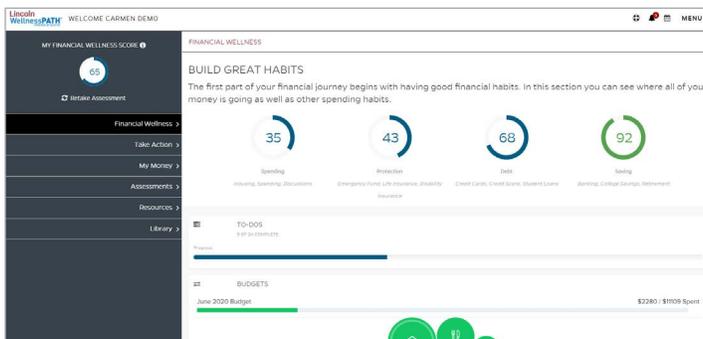


How does it work?

It's easy to get started.

1. Log in to LincolnFinancial.com/WellnessPATH.
2. If applicable, click on the **View Details** button on the overview page.
3. Select the **Find Your Path** button on the account summary page.

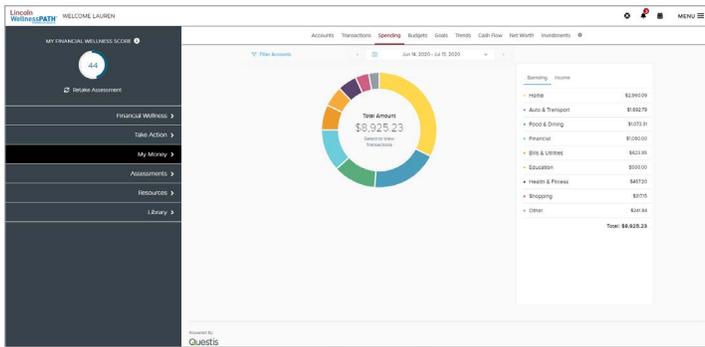
The first time you use the tool, you'll take a short quiz to help you set goals so you can immediately take action. Answer a few simple questions (such as, "Do you rent or have a mortgage?") and receive a financial wellness score that analyzes your saving, spending, debt, and protection.



Information at a glance

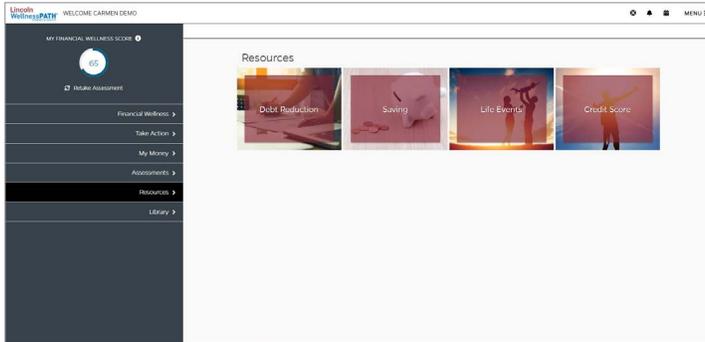
On the dashboard, quickly see whether you're on target to meet your goals. If you have areas that need improvement, Lincoln *WellnessPATH*[®] helps you set and track your progress toward your short-term to-do's and your long-term goals.

Once you reach a milestone, you're prompted to set new goals to keep improving your financial wellness.



Link your accounts

My Money keeps track of all your finances in one convenient location. By securely linking your financial accounts, you can easily monitor your progress across cash flow, spending, and saving.



Helpful resources

Resources include additional tools, calculators and education to help you learn how to improve your financial well-being.

| |
|---|
| 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 |

Improve your financial wellness today.

Log in to LincolnFinancial.com/WellnessPATH to start using the tool!

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LincolnFinancial.com/Retirement

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Order code: DC-WELL-FLI003



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