

Take care of your loved ones.

Review your beneficiaries today.



We know your life is constantly changing. That's why it's important to take a few minutes once a year to make sure your beneficiary designation is up to date. This step is especially important if you've had a recent life event, such as getting married or welcoming a child into your family.

For example, did you know the following beneficiary facts?

- Your retirement plan beneficiary information, not your will, determines who receives these assets. If you don't name a beneficiary, the plan's provisions control who receives your money.
- Annual enrollment beneficiaries, such as those designated for your health and life insurance policies, do NOT apply to your retirement plan account.
- If you have multiple retirement accounts, you need to designate beneficiaries for each account. Your designation for one account won't carry over, even if both accounts are with the same employer.
- If your minor children are beneficiaries, your children will get access to your retirement plan assets when they reach the age of majority (either 18 or 21, depending on the state) – regardless of whether you've established a trust for them in your will.

Take action now!

Take a few minutes today to ensure that your hard-earned savings go where you want – your loved ones, a favorite charity, or wherever you've chosen.

These four simple steps can help you secure a bright future for those you love:

1. Collect the important information for each beneficiary, including their full name and birthdate as well as mailing address and Social Security number, if possible.
2. Log in to your account at LincolnFinancial.com/Login.
3. Select the plan you wish to update.
4. Under **My info**, select **Beneficiaries** and follow the prompts.



If you have questions or want to discuss your beneficiary options, contact your plan representative today.

For additional assistance, please call our Customer Contact Center at **800-648-6424**, Monday to Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

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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