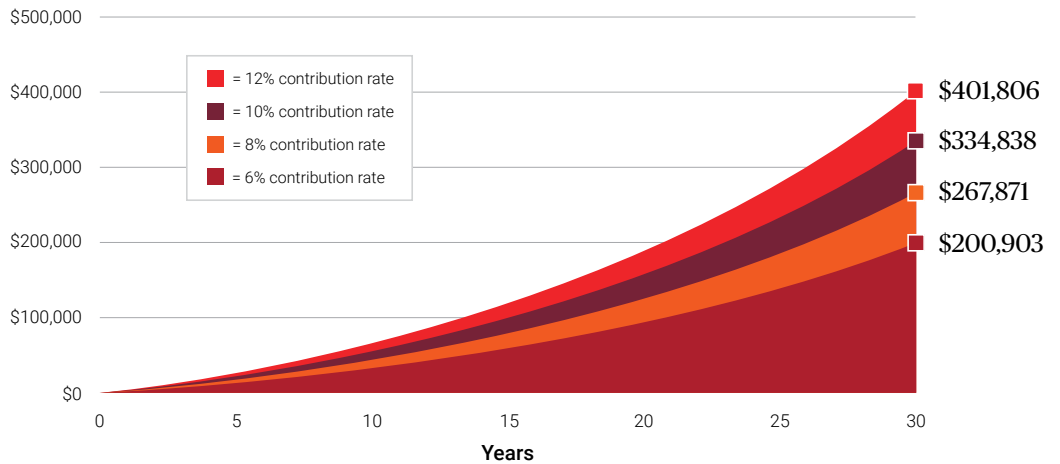


Start your retirement journey today!

This material must be preceded or accompanied by fund prospectuses for the investment options. Prospectuses contain the investment objectives, risks, charges, and expenses of the investment company. Read carefully before investing or sending money.

When you enroll in your employer-sponsored retirement plan, you invest in your financial future. Setting aside more money now may result in greater potential growth over the long term. Start by contributing at a rate that's comfortable for you and gradually increase over time.

Give your savings time to grow.



This graph assumes a \$40,000 annual salary and a 6% annual rate of return, compounded monthly, in a tax-deferred account. This is a hypothetical example. It is not indicative of any product or performance and does not reflect any expenses associated with investing. The assumed rate of return is not guaranteed. Taxes will be due upon distribution of the tax-deferred amount and, if shown, results will be lower. Distributions taken before age 59½ may be subject to an additional 10% federal tax. Actual investment results will fluctuate with the market so that, when you withdraw your investment, it may be worth more or less than the original amount invested. It is possible to lose money investing in securities.

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Start saving for your future today!

I have a retirement account from another employer.

Name (please print): _____

Birthdate: _____ Last 4 digits of SS# or employee ID#: _____

Phone: _____ Email: _____

By signing below, I acknowledge that I've received an enrollment kit and that any prospectuses specific to my plan have been made available to me by my employer or as part of my enrollment materials.

Signature: _____ Date: _____

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Plan: _____ Lincoln representative: _____

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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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