





OVERCOMING CHALLENGES

Both Lincoln Financial and the stock market have overcome challenges in the past. See what that may mean for you.

- Building confidence in times of crisis (brochure)
- Navigating market cycles (video)
- Manage market volatility (web article with video)
- Understanding market volatility (flier)
- Weather the markets (flier)

Choose confidence and control what you can

Pulling together during adversity

We're living through unprecedented times. The financial impact of COVID-19 is sending ripples through the market. Ups and downs are a natural part of investing, but stay focused on the long term. Historically, every downturn has been followed by a recovery. The best decision you can make for your future is to remain optimistic and stay the course.

Seeing past today's challenges can feel like a tremendous task, but there's one thing you can count on. You have the support and strength of Lincoln Financial Group by your side.

We're all in this together. Let's choose to be in it with confidence.

Make retirement account management easier

If you're on the front line, working remotely, covering shifts to help colleagues, or trying to adjust to social distancing, you may not have time to think about your retirement plan account. However, managing your account has never been easier.

Once you're registered for your online account, it takes just a few clicks to sign up for eDelivery and get emails when new documents are available. Watch this <u>video</u> to see how easy it is!

Boost your cybersecurity

With eDelivery, you get additional convenience and speed — and more security! Peace of mind is priceless during turbulent times. Follow these simple steps to protect yourself.

- 1. Register your online account right away. It takes only a few minutes, and it helps prevent cybercriminals from registering your account to gain access.
- **2. Multifactor authentication.** For extra security, logging in to your account requires a confirmation code in addition to a username and password.
- **3.** Activate alerts for your accounts. Alerts are simple to activate, and they send messages to your phone or email when suspicious activity is detected.
- **4. Regularly review your statements.** Even if you've activated alerts, regularly review your account to make sure your activity is accurate.

In times of uncertainty, one thing remains certain: Lincoln Financial Group is here for you today, tomorrow, and through your retirement.

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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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