

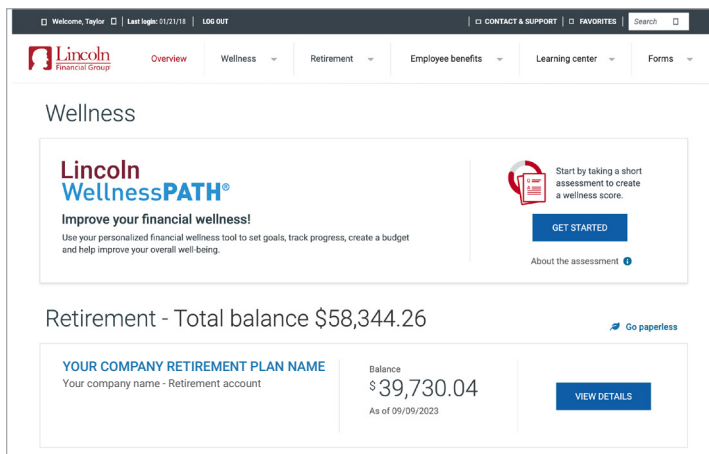
Lincoln *WellnessPATH*

Your path to financial wellness

Wellness isn't just about physical health; emotional and financial components also play a role. 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. 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 or providing protection for your loved ones.

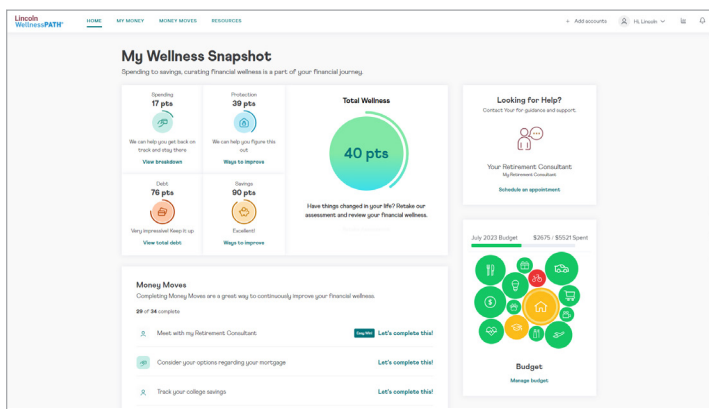


How does it work?

It's easy to get started.

Log in to LincolnFinancial.com/WellnessPATH and click **GET STARTED** on the overview 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 spending, protection, debt, and savings.

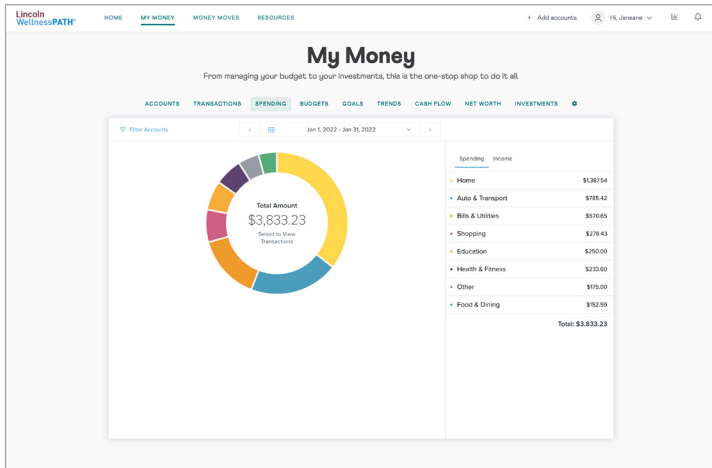


Information at a glance

On the dashboard, quickly see if 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 Money Moves and your long-term goals.

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

Images are for illustrative purposes only.



Link your accounts

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

The 'Resources & Articles' page offers several tools and articles for financial planning. Key features include:

- Navigation:** Tabs for 'RESOURCES' and 'ARTICLES'.
- Categories:** Mental Wellbeing, Savings, Life Events, Debt Management, Credit Score, and More.
- Articles:**
 - Lincoln Financial Group Long-term disability insurance:** Protects your paycheck from accidents and illnesses. Long-term disability insurance replaces a portion of your income while you recover. [Learn more](#)
 - Save Now vs Save Later:** If you start saving now you will need to save considerably less than if you wait a few years. Use this calculator to determine how much extra you will need. [Calculate](#)
 - I'm retired, how long will my savings last?:** An assessment! Due to increasing life expectancies, many are potentially outliving their savings. Use this calculator to help determine when your retirement savings account. [Calculate](#)

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.

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

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LincolnFinancial.com/Retirement

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