



Lincoln Retirement Services Company, LLC
1300 South Clinton Street
Fort Wayne, IN 46802

www.LincolnFinancial.com

Date

Name
Street Address
City, State and Zip Code

RE: Disclosure of Information

Dear Name:

Lincoln recently discovered that your distribution request was inadvertently sent to an incorrect email address. As a result, your personal information, consisting of your name, address, date of birth, Social Security number, account number, and email address may have been viewed. We take seriously our obligation to protect information. Therefore, we have notified our Corporate Privacy Office and are taking steps to address this situation and prevent a similar occurrence in the future.

While we have absolutely no indication of any improper use of your information, we will provide you with free credit monitoring for a one-year period to help you detect any possible misuse of your data. Please see the attached information to assist you in enrolling in this service. Please note that your enrollment code will be valid for 60 days from the date of this letter. As always, we recommend that you remain vigilant and review your account statements and credit reports regularly.

We apologize for any inconvenience or concern that this incident may cause you. If you have questions or would like to discuss the contents of this letter, please call our Customer Contact Center at 800-234-3500, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern.

Sincerely,

A handwritten signature in black ink that reads "Luke Stroh".

Luke Stroh
Vice President, Customer Contact Center
RPS Operations
Retirement Plan Services

Enclosure

Lincoln Life & Annuity Company of New York and Lincoln Retirement Services Company, LLC (herein referred to as "Lincoln"), are affiliates of Lincoln National Corporation.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

PAD-3090772-051820

RBC-0520-LTR019



Name:

To help protect your identity, Lincoln Financial Group is offering you a complimentary one-year membership in Experian's IdentityWorksSM. This service provides you with access to credit monitoring, fraud resolution and identity theft insurance. You have been provided with automatic access to Experian's Identity Restoration services, which does not require any action on your part at this time. However, we encourage you to activate the fraud detection tools available by enrolling in the IdentityWorks membership.

IdentityWorks Membership

The key features and benefits are listed below:

- **Credit Report:** A free copy of your Experian credit report.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

How to Enroll

To activate your complimentary one-year membership in IdentityWorks from Experian, visit the website listed below and enter your individual activation code. A credit card is not required for enrollment.

IdentityWorks Website: <https://www.experianidworks.com/3bcredit>

Activation Code:

Engagement Number:

If you have any questions about the product, need assistance with identity restoration services, or would like an alternative to enrolling in Experian's IdentityWorks online, please contact Experian's customer care team at 877-890-9332. Be prepared to provide the engagement number as proof of eligibility for the identity restoration services by Experian. For more information about the Identity Restoration Services, you can also visit www.ExperianIDWorks.com/restoration.

¹Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.

²Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.