Lincoln Financial Advisors®
A member of Lincoln Financial Group

Your Guide to Using Wealthscape Investor℠

Online brokerage tools and resources

On-demand access to accounts, positions, and balances

Get the most out of your brokerage account with Wealthscape Investor, your customizable investor portal. You get 24/7 access to your account information so you're more informed and can better work with your financial professional to help you reach your goals.

Take advantage of Wealthscape Investor℠ Account Features

- A single point of access to account information on your desktop and mobile devices
- Self-service capabilities, including market data and research tools, and mobile check deposit
- Optional online services like eDelivery, account downloads, and Online Bill Pay

For more information, click the topic below:

Online Access

Register

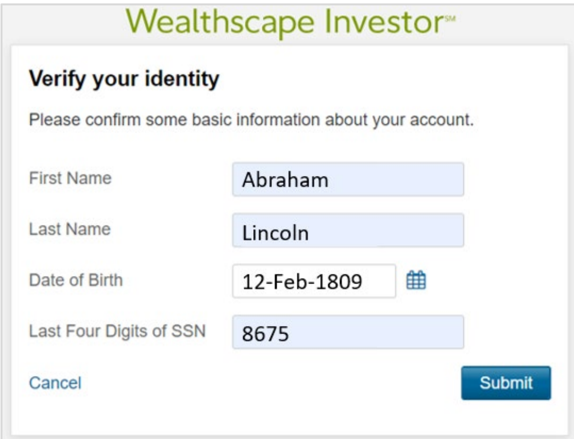
Registration is quick and easy!

If you are listed as an Owner/Holder on your account, you are eligible to enroll using self-registration:

1| Visit www.Wealthscapeinvestor.com/lfa to access the login page.

2| Click the Register link.

3| Type in your first and last name, date of birth and last four digits of your Social Security Number, then select Submit.



5| Select a Phone Number and Method for receiving a One-Time PIN (OTP); then select Continue.

6| Enter the PIN, when prompted, to complete the Extra Security Step; then press Submit.

7| You will be prompted to set up a Username (optional) and Password.

8| Upon successful registration, a Confirmation page will display your Username/Investor ID.

IMPORTANT NOTE: If you create a Username, it must be used to log in to Wealthscape Investor. If you do not create one, your Investor ID should be used. You should record your new ID before navigating away from the confirmation page as IDs will not be automatically emailed to you after registration.

Your existing National Financial Services (NFS) brokerage accounts will automatically be linked to your User ID. As new NFS brokerage accounts are opened, they will be linked to your existing user ID.

If your account is linked to a TIN or institutional name (for example: Corporation, LLC, Unincorporated Association, or Unincorporated Church/Religious Order), or your investment portfolio includes one or more Lincoln Premier Series accounts please go here to begin the registration process, or visit LFA-Sagemark.com and choose My Accounts > Access and then select the link under Registration information to complete the online Registration form.

Update Access

New accounts may not systematically link to or unlink from your ID if you're a current Wealthscape Investor user, and:

- Your ID was created before October 7, 2013.
- Your access was not initiated through the self-registration process (for accounts linked to a TIN or Institutional name)

To update your existing access to include accounts not systematically linked to your ID, please go here, or visit LFA-Sagemark.com and choose My Accounts > Access and then select the link under Update Access.

Create a Custom Username

You can create a Custom Username in place of your assigned Wealthscape Investor User ID to use on both the desktop and mobile app by following these easy steps:

1| Log in to Wealthscape Investor.

2| From the Home page, select User Options.

3| Select Change Username.

4| Create your new Username following the Username Guidelines provided on the screen for choosing a valid username.

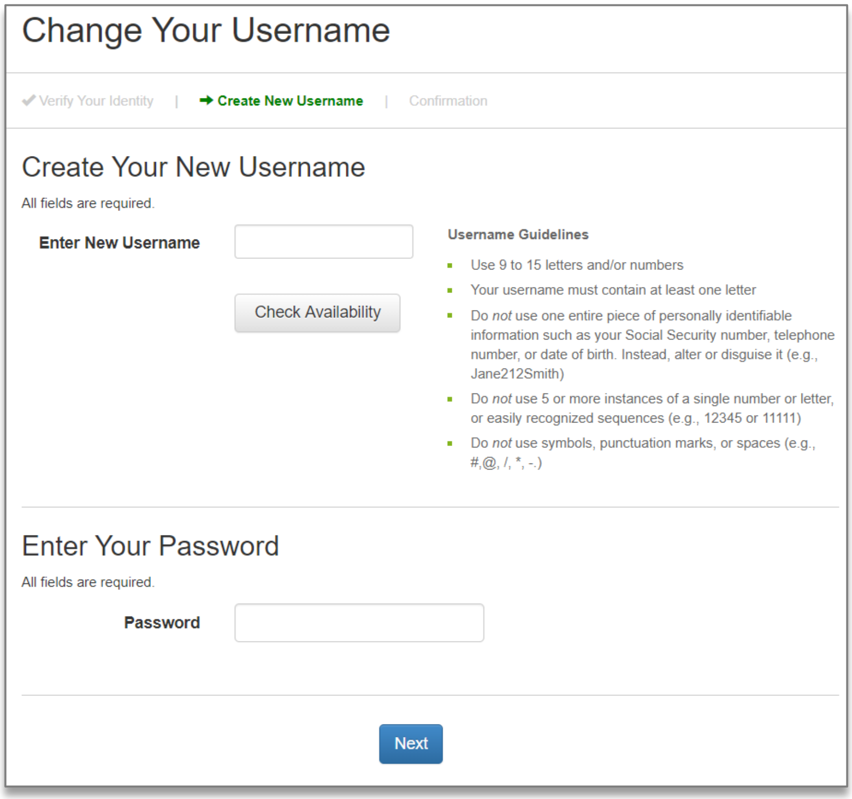
5| In the Enter New Username field, enter the new Username.

6| Select Check Availability to ensure that the username selected is not already taken.

7| Enter the login password in the Password box.

8| Select Next.

9 | Select Continue to Home Page.



Forgot Username

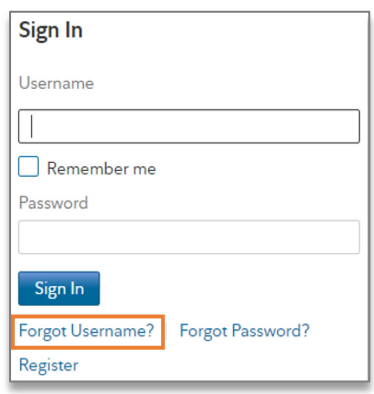
You can securely retrieve your Investor IDs or Usernames at log in. From the login screen, you can click on the *Forgot Username* link and follow these simple steps to retrieve your information:

1| Provide the following:

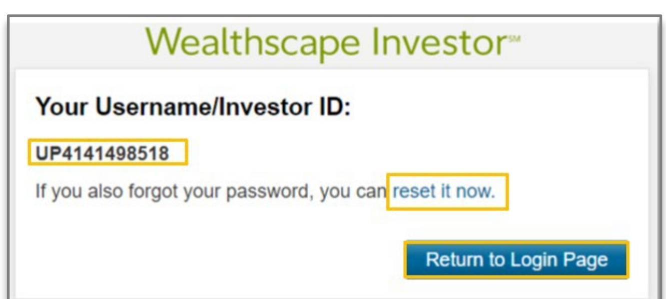
- First Name
- Last Name
- Date of Birth
- Last 4 digits of SSN

2| Choose the phone number and method to receive a One-Time-PIN (OTP).

3| To complete the security step, enter the OTP on the screen.



Upon successful completion of the extra security step, you will receive your Investor ID or Username. If you have also forgotten your password, it can be reset by following the *Reset It Now* link on the window or returning to the login page to use the newly retrieved credentials.



Passwords

IDs and passwords uniquely identify each Wealthscape Investor user and ensure secure access to your brokerage accounts. LFA is committed to the security of your account information. Your password:

- Can be changed at any time.
- Must be six to 20 characters.
- Cannot be the same as a previous password.
- Can be reset by selecting *Forgot Password* on the Wealthscape Investor login page.

To create a strong password, it is recommended to include the following:

- At least one special character.
- No recognizable sequences (e.g., 123456 or 111111).
- No personally identifiable information (e.g., Social Security Number, telephone number, or date of birth).

As an additional measure to help safeguard your confidential information, your password will need to be reset at a minimum of every 365 days. You will receive a reminder when it is time to change your password beginning five days prior to expiration.

If your password expires before you can change it, or you've made three failed attempts to access with the wrong password, you will be locked out. Please call 800-237-3813, press 1 then option 2, to reset an expired/locked password or to retrieve a forgotten User ID.

Forgot Password

You can reset and change the password associated with your Investor ID or Custom Username.

To reset a forgotten password, visit www.wealthscapeinvestor.com/lfa :

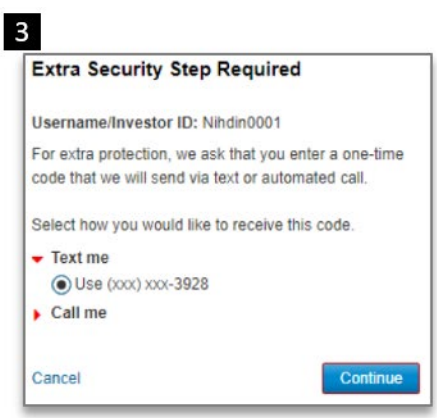
1| Click the Forgot Password link.

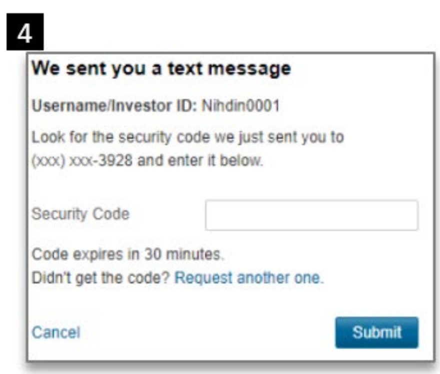
2| Enter your Username/Investor ID, press Submit.

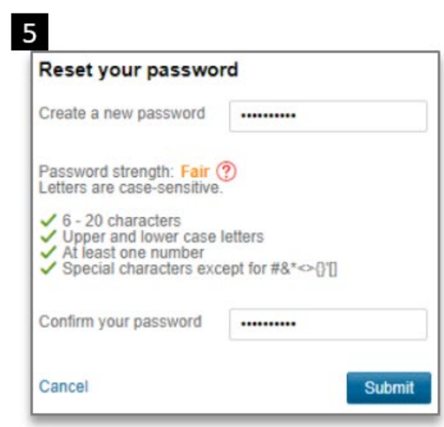
3| Choose the Method (text or voice call) to receive a One-Time PIN (OTP).

4| Enter the OTP received via text or voice call.

5| Create a new Password.







Change Password

If you know your current password but would like to change it:

1| Click User Options.

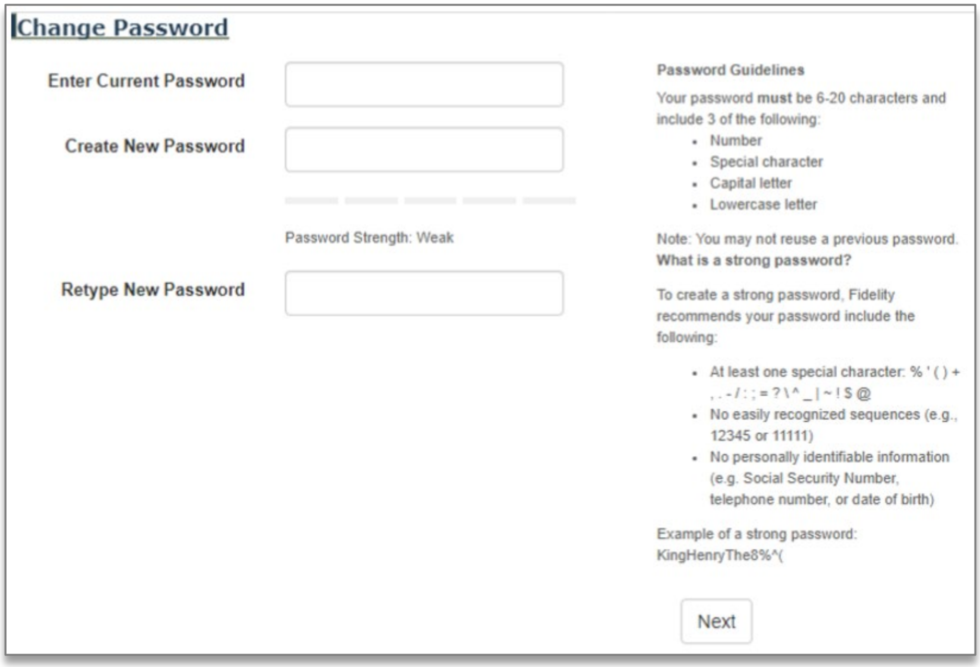
2| Select Change Password.

3| In the Enter Current Password box, enter the password used to log in for the current session.

4| In the Create New Password box, enter a new password that conforms with the listed Password Guidelines.

5| In the Retype New Password box, enter the new password again.

6| Click Next.



A message confirms that your password has been successfully changed. You should use this password the next time you log in to Wealthscape Investor.

Access Your Account Information

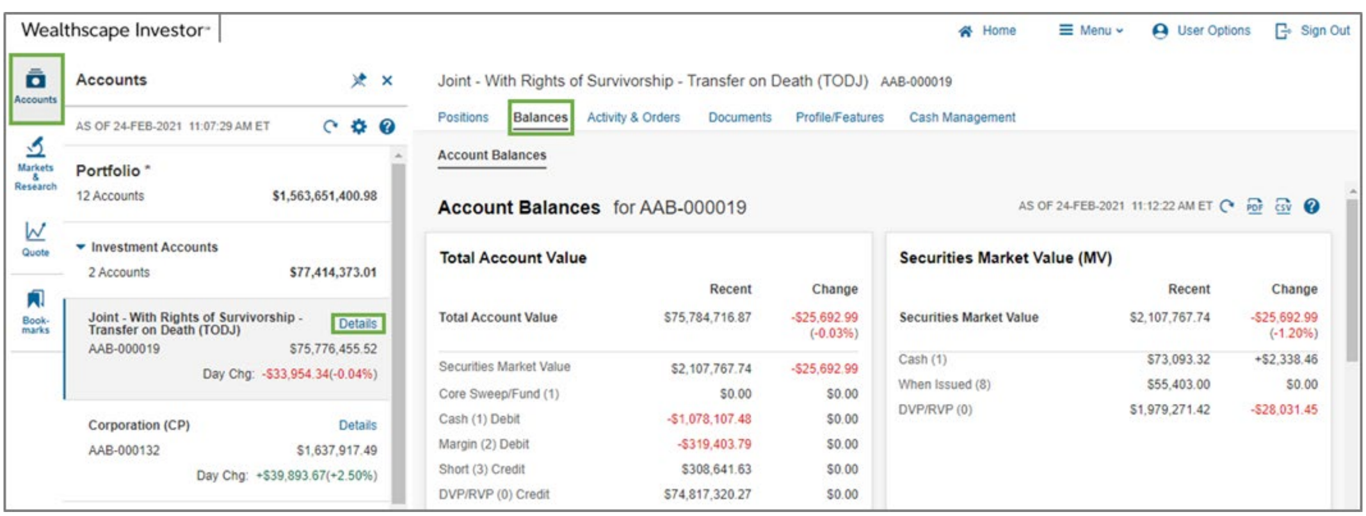
To access your Accounts, Positions, Balances, Activity & Orders, Documents, Profile/Features or Cash Management information simply log in to your account at www.wealthscapeinvestor.com/lfa and then:

1| Select the Account from the sidebar, then select the Details link for the account you wish to view.

2| Choose the tab to view Positions, Balances, Activity & Orders, Documents, Profile/Features or Cash Management information.

3| Choose a link below the tab, if available, to access additional information or actions.

4| To choose a different account, return to the Accounts Panel.



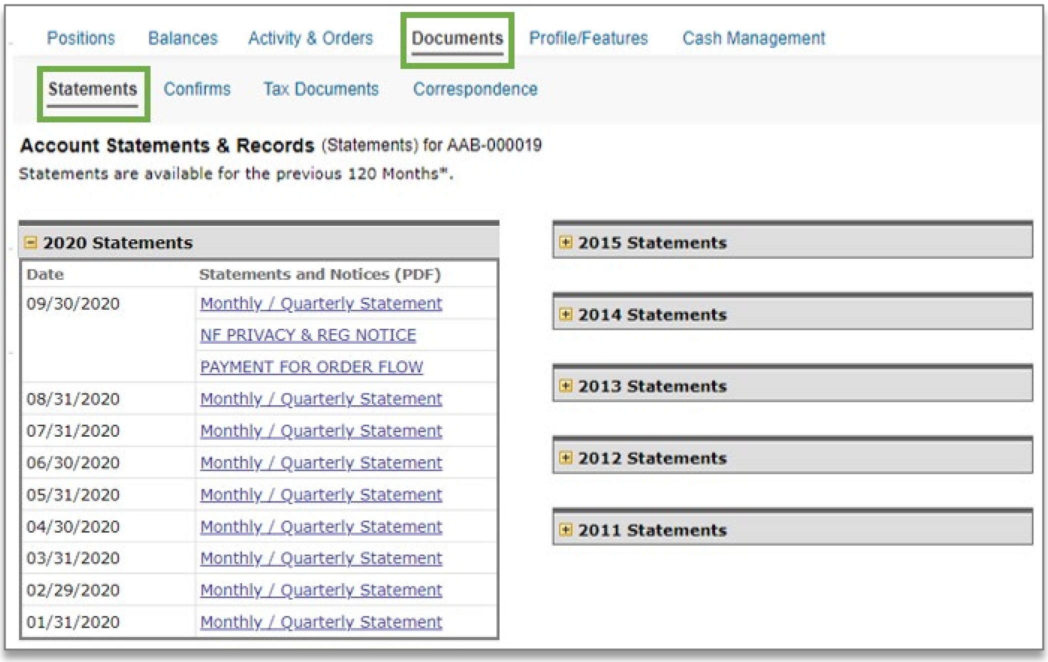
Access Key Documents

With Wealthscape Investor, you will always have access to your statements, confirms, tax documents and correspondence. To view documents:

1| Click Accounts and then select the details link for the account whose documents you want to access.

2| Select the Documents tab.

3| Select one of the links below the documents tab to access the type of document you would like to view.



Menu Bar

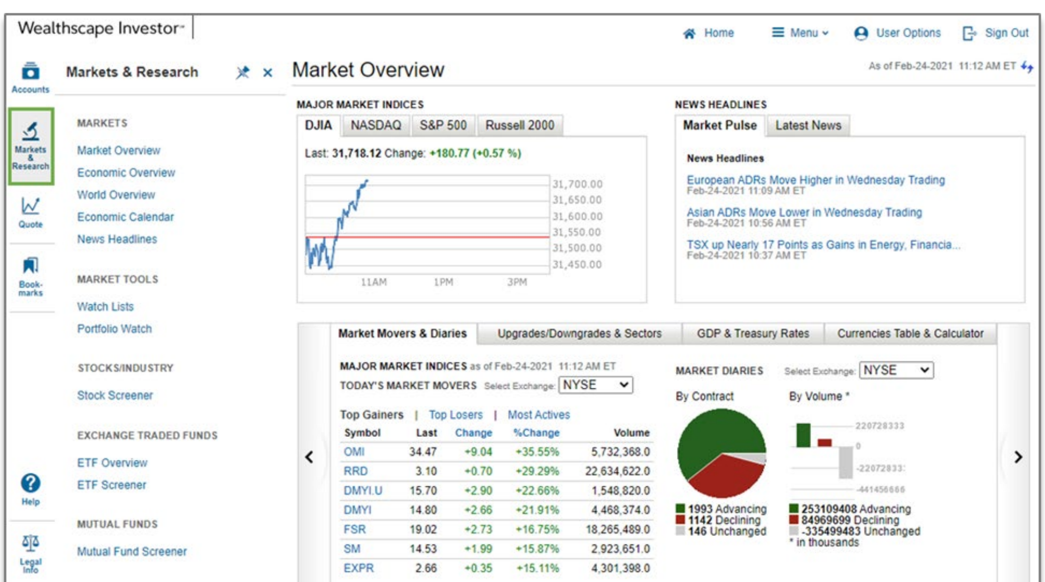
After you've selected an account, use the menu bar above the window area to access Service and Reports.

Markets & Research

Wealthscape Investor offers a broad range of information you can use to track your portfolio and gain insight into market events. You have access to detailed investment profiles, comprehensive company profiles and fundamentals, dynamic charts and analytics. Follow these steps to access this information:

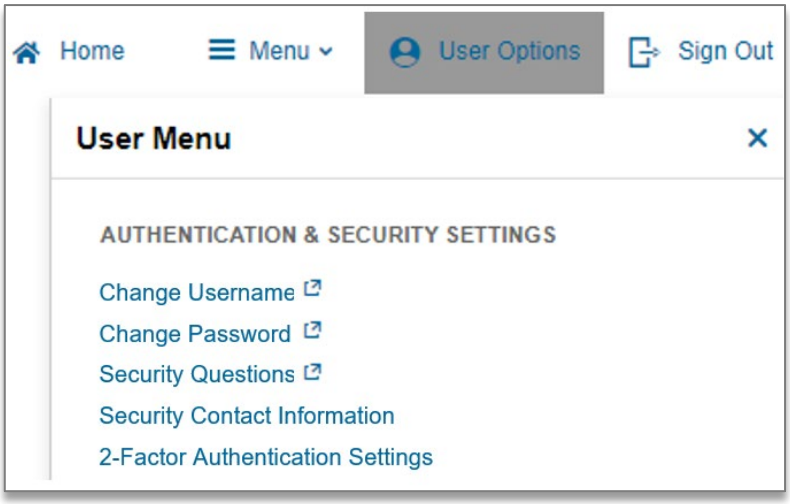
1| Select Markets & Research from the Side Bar on the left side of the screen.

2| Select from the list of options, including market overview and watch lists, fundamentals, and screeners to help you select investments.



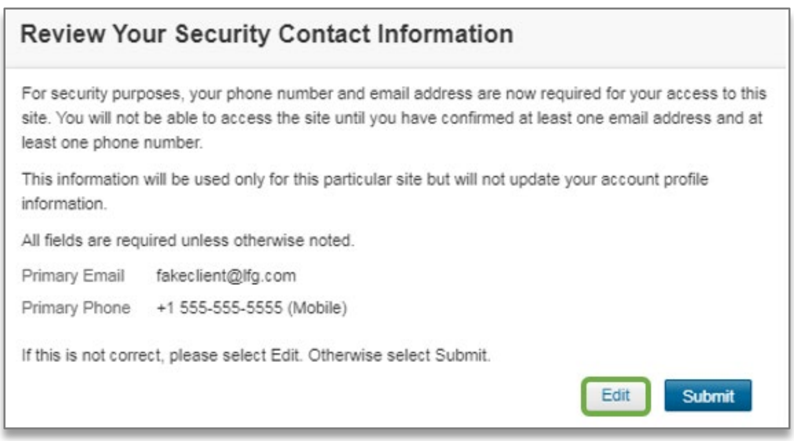
User Options

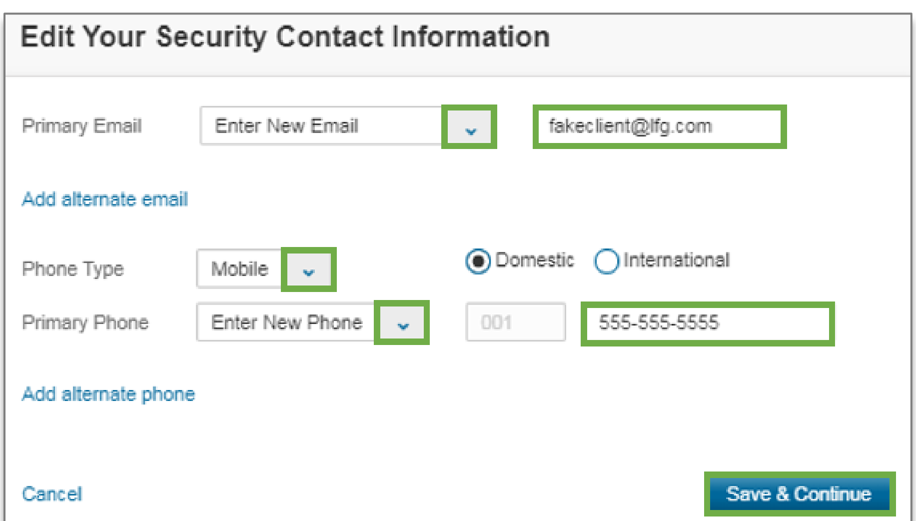
Select User Options above the menu bar to access user settings:



1| Click User Options and then select the Security Contact Information link.

2| Select Edit.

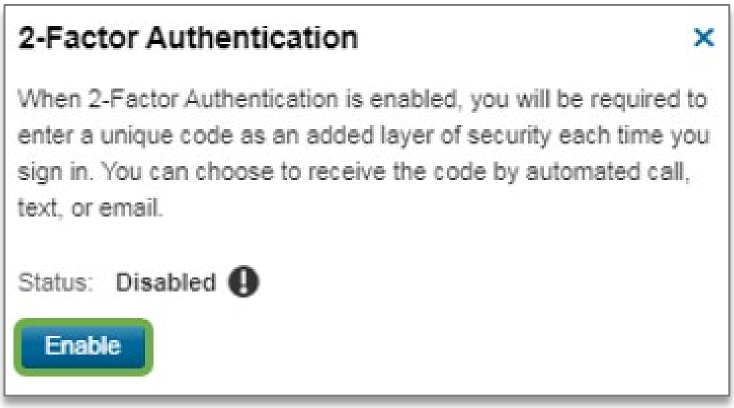


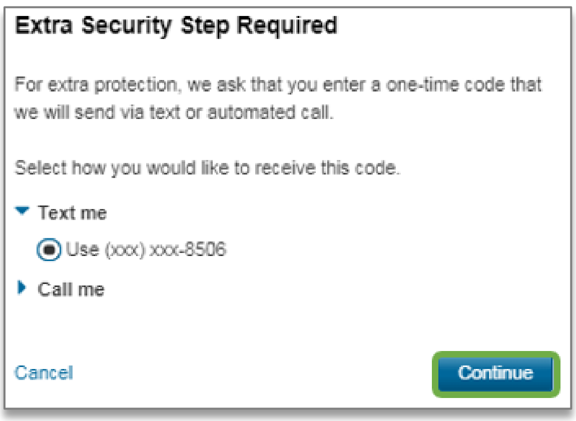


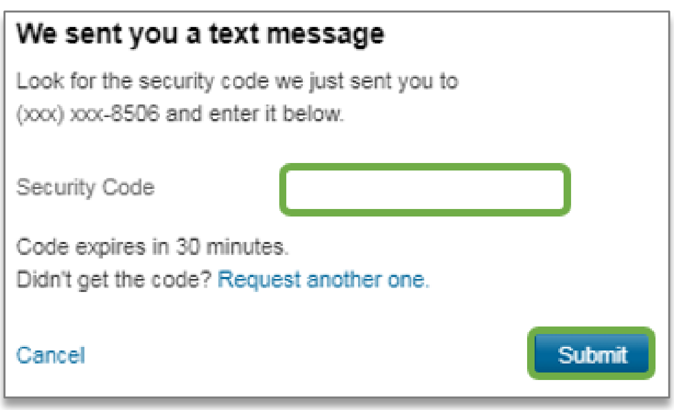
2-Factor Authentication Settings (optional)

1| Click User Options and then select the 2-Factor Authentication Settings link.

2| Click Enable.







eDelivery

With the added benefits of electronic delivery, you'll receive an email as soon as your documents are available online. It includes the ability to view statements, trade confirmations, prospectuses, shareholder reports, letters, tax forms and other eligible correspondence. With eDelivery you can:

- Save time with instant, 24/7 online access.
- Simplify your recordkeeping with electronic storage.
- Access a rolling 10 years of statements, seven years of trade confirmations, and a minimum of three years of eligible correspondence.
- Reduce the amount of paper you receive by mail.
- Protect your identity with less personal information on paper.

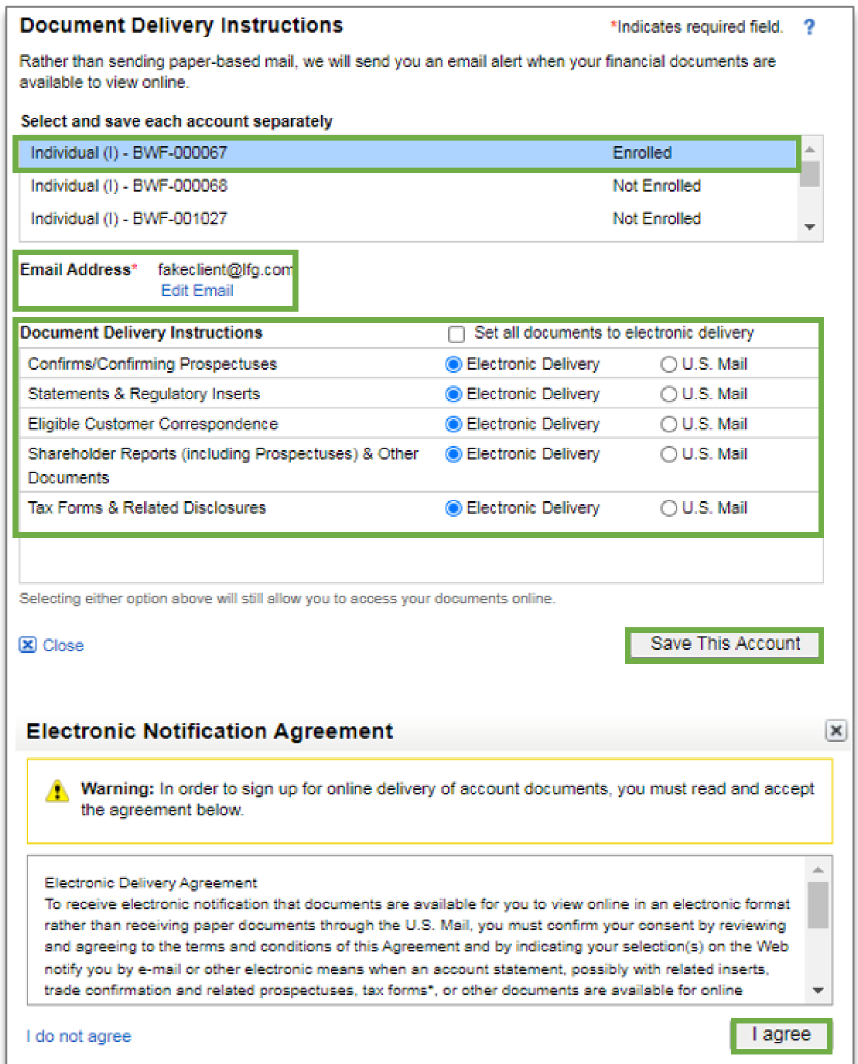
Enroll in eDelivery with These Easy Steps

1| Log in to Wealthscape Investor.

2| Select Document Delivery Instructions from the Service Menu.

3| Choose an account to enroll and select the documents you would like to receive via eDelivery (or you can check the Set All Documents to Electronic Delivery box to select all documents).

4| Click the Save This Account button and the I Agree button to complete eDelivery setup.



Once enrolled, eDelivery will begin within 24 hours. You may also receive paper documents already printed, depending on the timing of your enrollment. Any changes made to your eDelivery preferences may take a full statement cycle to be implemented.

Important Notes Regarding eDelivery:

- eDelivery is available for brokerage and advisory (Premier) accounts on the NFS Platform.
- For Joint accounts, only one account holder's email address will receive eDelivery alerts.
- Undeliverable emails
  - Attempts to deliver the email continue every 90 minutes.
  - After five attempts, an undeliverable email letter is sent to the account holder the same day to notify the account holder that a document is ready for online viewing. It also requests the account holder to review and update the electronic delivery email address if needed.
  - After five undeliverable email letters for confirmations and/or three for statements, the eDelivery service is revoked and the account automatically reverts to paper delivery.

Optional Services

Import Tax Data to a Tax Software Service

You can import eligible tax forms from Wealthscape Investor into TurboTax, H&R Block and TaxAct.

- Forms Eligible for Import –1099-B, 1099-DIV, 1099-INT, 1099-MISC, 1099-OID and 1099-R.
- Tax Form Availability – Availability of tax forms on Wealthscape Investor is subject to their production schedule each year. Forms in later populations will not be available for import until they are produced.
- Accessible Tax Data – Each tax service software will only pull tax data for accounts that are linked to the Wealthscape Investor ID used during the import process.

You should utilize the Tax Statement Guides by visiting mybrokerageinfo.com/app/home, or the tax software service, for information regarding importing NFS tax information. Should you face any technical issues, you should contact the tax software service directly. This ensures you have the most up to date information regarding the process or technical issues directly from the service provider.

Download Account Information to Quicken

Downloading your account information directly into Quicken is an easy way to integrate your account information. You'll be able to monitor your cash flow and track expenses by category such as meals, clothing and travel. If you would like to download your brokerage account information into Quicken, please contact the third-party vendor directly for support.

Online Bill Pay

Online Bill Pay[1] can help you save time by streamlining the hassles associated with bill payment and management. With Complete Bill Management and Small Business Edition, you can:

- Receive, review, pay and organize bills in one place.
- View up to 12 months of bill payment history.
- Schedule automatic and/or recurring payments and payment rules.
- Set up email alerts letting you know when a bill arrives, is coming due, and has been paid.
- Run reports by payee, date, funding account and payment status.

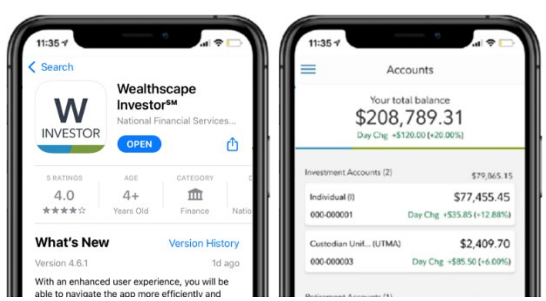
Ask your Lincoln Financial Advisors financial professional for additional information on the availability of Online Bill Pay.

[1] Online Bill Pay is not appropriate for use with retirement or managed accounts. System response times may vary due to a variety of factors, including trading volumes, market conditions and system performance, and instructions are transacted according to your agreement for using this website.

Stay Connected – Wealthscape Investor Mobile App

Download the Wealthscape Investor Mobile app for your tablet and smartphone and tap into your account when you're on the go. The mobile app allows you to:

- Access your accounts anytime.
- Check positions, balances, and activity.
- Deposit a check into a single account.



IMPORTANT: You must first enroll from your computer on www.Wealthscapeinvestor.com/lfa before you can use the mobile app.

Get the free mobile app from the Apple Store or on Google Marketplace to access your account from virtually anywhere.

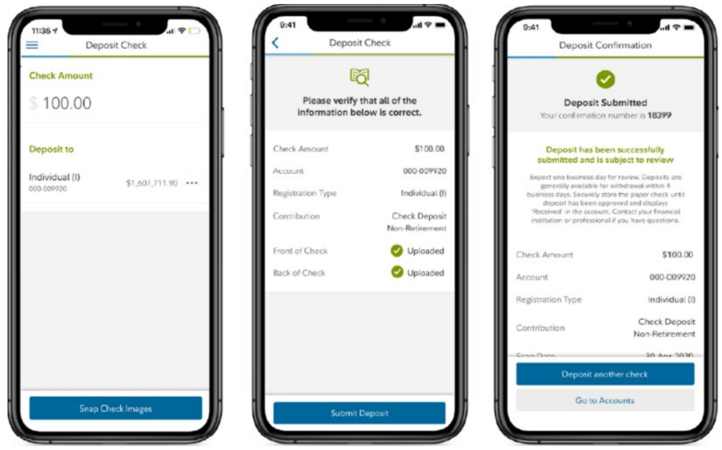
Deposit Checks

Through the Wealthscape Investor Mobile App, Mobile Check Deposit offers a quick and cost-efficient way to deposit checks for processing, straight from your mobile device. Follow these quick steps to deposit a check:

1| Open the Wealthscape Investor app on your mobile device.

2| Locate the Deposit Check feature.

- iPad Users: located in the upper-right corner.
- iPhone & Android Users: look for the “More” option (☰), select Deposit Check.



3| Enter the dollar amount of the check, select account to deposit to and then press Snap Check Images.

4| Take a picture of the front and back of the check. NOTE: The back of the check should be endorsed with “for deposit only to my NFS LLC Brokerage Account”.

5| Verify the deposit information and then Submit Deposit.

Mobile Check Deposit Best Practices

Make sure you have the latest version of the Wealthscape Investor Mobile App available in Google Play and the Apple App Store.

- Checks should be made payable to *National Financial Services* or the *Name of the Registration* on the account.
- The back of the check must have endorsement “For Deposit Only To My NFS LLC Brokerage Account”.
- Ensure that the depositing brokerage account number is written on the front of the check.
- Use a contrasting background, good lighting, and steady hands when taking a picture of the check. A poor image may be rejected by the app or by the deposit reviewer.
- Checks submitted prior to 3:30 pm (ET) will be processed same day.
- It is recommended to store submitted checks in a secure location for a minimum of 10 business days and destroy within 30 business days.
- If there are any issues with your check, your financial professional will reach out to request any needed information.