

You are receiving this Bank Deposit Sweep Program (BDSP®) Supplemental Customer Disclosure Document (this “Supplement”) because the Bank Deposit Sweep Program (the “BDSP”) made available through our custodian and clearing firm, National Financial Services LLC (“NFS”), may be an available core account investment vehicle option for your brokerage accounts with us that are held at NFS.

Before selecting the BDSP as your core account investment vehicle, you should carefully review this Supplement and the more detailed Bank Deposit Sweep Program (BDSP®) Disclosure Document (the “Disclosure Document”), a copy of which is available at <https://www.lfg.com/public/individual/adv> and can also be obtained from your Lincoln Financial Network (“LFN”) representative. In the event of any inconsistency between the information in this Supplement and any other document relating to the BDSP, including the Disclosure Document, the information in this Supplement shall apply.

**If you select the BDSP as your core account investment vehicle, you (i) acknowledge that you have received, read, and carefully considered the information in the Disclosure Document and this Supplement, including the information regarding interest rates, FDIC insurance coverage and its limitations, benefits to us resulting from your participation in the BDSP, and conflicts of interest arising from our receipt of such benefits and (ii) agree to the provisions of the Disclosure Document and this Supplement.**

**BENEFITS TO US AND CONFLICTS OF INTEREST.** Your participation in the BDSP creates financial benefits for us. We will receive compensation from program banks in the BDSP in connection with your participation in the BDSP and our receipt of such compensation will reduce the interest credited to your account. The compensation we receive helps defray the costs we have in making the BDSP available to our customers. The compensation we receive under the BDSP may be greater than the compensation we would receive if you participated in another core account investment vehicle available to you. Our receipt of this compensation presents a conflict of interest due to our ability to receive higher compensation in connection with your participation in the BDSP. We mitigate this conflict by disclosing it to you and not sharing any of this compensation with your LFN representative.

**FEES.** Your participation in the BDSP will not affect your brokerage account fees or investment advisory fees, if applicable. No direct fees will be assessed to your account as a result of your participation in the BDSP. As noted above, we will receive compensation as a result of your participation in the BDSP and our receipt of such compensation will reduce the interest credited to your account.

**RISKS.** Over any given period, the interest rate you receive under the BDSP may be lower than the rate of return you may be able to achieve on other available core account investment vehicles, such as money market mutual funds. Program banks participating in the BDSP may require seven days prior notice before permitting you to withdraw cash from the BDSP. In the event of a failure of a program bank, there may be a time period during which you may not be able to access your cash. If you have cash at a program bank outside of the BDSP, this may negatively impact the availability of FDIC insurance coverage for the total amount of your cash held within and outside the BDSP. If you elect to exclude one or more program banks from receiving your cash, the amount of FDIC insurance coverage available to you in the BDSP may decrease. You should carefully review and compare the risks, rates of return, fees, charges, and other terms and conditions of the BDSP and other available core account investment vehicles with your LFN representative prior to electing your core account investment vehicle.

**NOTIFICATION OF CHANGES.** From time to time, circumstances may require us or NFS to modify the terms and conditions of the BDSP, which could result in a change to your core account investment vehicle. If we or NFS are required to make changes, there can be no guarantee that such changes will provide you with an equal or greater rate of return during any period, and your rate of return may be lower. You will be provided with advance written notice of changes to the terms and conditions of the BDSP to the extent required by applicable law.

**Additional information regarding the BDSP, including a list of program banks, is available at <https://www.lfg.com/public/individual/adv>. If you have any questions regarding the Disclosure Document, this Supplement, or the BDSP generally, please contact your LFN representative.**