

Lincoln Investment Platform Fees and Disclosures—Accounts Held at Third Parties

In addition to brokerage and advisory offerings available on Solutions and Pershing LLC, investments can be made directly with mutual funds, life insurance or annuity companies through Lincoln Investment brokerage accounts or, in the case of Lincoln Investment and Capital Analysts advisory accounts, through multiple third-party platforms. Costs assessed on third-party platform accounts will vary depending on the platform selected. Each platform assesses different account fees, including platform fees, ticket charges, commissions, wire fees, trade-away fees, statement and confirmation fees, retirement plan recordkeeping or custodial fees, and low balance or account termination fees. Depending on the platform/custodian selected, some fees can be avoided or reduced. You should review the third-party platform application, applicable fund prospectus and/or any additional disclosure documents and agreements which outline the costs specific to that platform.

*Lincoln Investment receives other compensation from third-party product providers and platform providers. Please review our **Terms & Conditions** for opening an account as well as **Disclosures, Section VI, Other Compensation and Conflicts of Interest** of [The Lincoln Investment Companies Investor Agreement and Disclosure Handbook](#) for further details, including conflicts of interest applicable to Lincoln Investment and Capital Analysts. For additional costs, information and conflicts related to mutual funds and other investments available through our brokerage and advisory accounts, review the **Education** section of [The Lincoln Investment Companies Investor Agreement and Disclosure Handbook](#) including **Section V, Mutual Funds**, and the prospectus for each fund. For additional information related to advisory offerings, including conflicts of interest, costs, advisory fees and share class selection which will impact your account performance, see the [Lincoln Investment Form ADV Part 2A and Appendix I](#) (Investment Advisory Disclosure Brochures of Lincoln Investment) and [Capital Analysts Form ADV Part 2A and Appendix I](#) (Capital Analysts Investment Advisory Disclosure Brochures).*

The most current version of the Platform Fees and Disclosures is available at www.lincolninvestment.com and is subject to change.