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## How the Lincoln Investment Companies Protect Investor Assets and Personal Information

This document is intended to provide our investors and retirement plan sponsors with important information regarding the controls and procedures in place at Lincoln Investment Planning, LLC, a federally registered investment adviser and broker-dealer, and its affiliate, Capital Analysts, LLC, a federally registered investment adviser, (referred to jointly hereafter as The Lincoln Investment Companies or the firm) to protect our investors' assets and personal information. If you have any questions regarding the information found within this document, please contact your Lincoln Investment Financial Professional.

### Our Commitment

The Lincoln Investment Companies is committed to safeguarding investor personal and financial information and maintaining it in the strictest confidence. Our [privacy policy](#) describes the information we collect and how the information is safeguarded.

The Lincoln Investment Companies has in place the following practices to ensure the protection of investor assets and information:

- **Annual Financial Audit** conducted by an independent public accounting firm that is registered with the Public Company Accounting Oversight Board (PCAOB). A copy of Lincoln Investment's most recent audited Consolidated Statement of Financial Condition can be viewed on our website at <https://www.lincolninvestment.com/Disclosures>.
- **Annual Internal Controls Audit (SOC 1 Report)** conducted by an independent PCAOB-registered public accounting firm. A SOC 1 Report, also known as the Statement on Standards for Attestation Engagements (SSAE) 18, focuses on the firm's proprietary clearing and custody platform, Solutions, and the controls that are likely to be relevant to an investor who maintains their funds and securities with Lincoln Investment, including, criteria in relation to availability, security, processing integrity, confidentiality and privacy. Control objectives are related to both business process and information technology. A copy of Lincoln Investment's most recent SOC 1 Report can be obtained upon request.
- **Annual Surprise Custody Audit** conducted by an independent PCAOB-registered public accounting firm. This surprise audit verifies all assets deemed under the firm's registered investment advisers' custody and possession as of the date of the audit.

*Advisory services offered through Capital Analysts or Lincoln Investment, Registered Investment Advisers.  
Securities offered through Lincoln Investment, Broker-Dealer, Member FINRA/SIPC [www.lincolninvestment.com](http://www.lincolninvestment.com).*

- **Internal Testing** is conducted annually by the firm. This internal testing covers the firm's supervisory policies and procedures to ensure ongoing adherence to its policies and procedures. These test results are shared with the Chief Compliance Officer as well as Senior Management and the firm's Board of Directors on an annual basis.
- **Lincoln Investment is a member of SIPC.** Securities in an investor's account are protected up to \$500,000. For details, please see [sipc.org](http://sipc.org).
- **Information Security Program.** The firm has appointed a Chief Information Security Officer who is responsible for developing and implementing the firm's information security program, which is designed to (1) ensure the security and confidentiality of investor records and information; (2) protect against anticipated threats or hazards to the security or integrity of investor records and information; and (3) protect against unauthorized access to or use of investor records or information that could result in substantial harm or inconvenience to any investor.
- **Cybersecurity Protection.** The firm executes robust cybersecurity practices aligned to the National Institute of Standards & Technology (NIST) cybersecurity framework. Initiatives under this program include: monitoring systems to detect and prevent intrusions; access controls and identity management including password policies and multi-factor authentication; systems and network security and monitoring; cybersecurity training; systems and application development and quality assurance; data encryption and vendor due diligence risk monitoring. All of the Lincoln Investment Companies systems are monitored by a security operations center 24/7/365 for active threat detection and remediation.

While neither financial strength nor organization controls protect against loss due to market fluctuation, our internal controls and regulatory oversight help maintain our stability and focus.

#### **What an Investor Can Do to Protect Their Assets**

For investor protection, we recommend that investors do not provide personally identifiable information or website credentials to anyone. Investors should not send to us or any other persons via unsecure email/text any documents containing personally identifiable information. Emails may be hacked without the investor's knowledge and any personal information such as social security number, date of birth, account numbers and passwords may be stolen without their knowledge. Our financial professionals can assist investors with safe ways to transmit documents securely between us. Further, if an investor receives an email that looks suspicious (for instance, the email contains improper English or has spelling errors, the email address when hovered over does not match the person that appears to be communicating), the investor should NOT open the email and should delete it. If prompted, the investor should not enter any credentials through an email link, but should go independently to the official website for the intended sender to verify the legitimacy of the message. If an investor believes the confidentiality of personal and/or account information has been compromised, or they become aware of any suspicious activity relating to the investor's account(s) with us, they should contact Lincoln Investment at 800-242-1421, extension 4500.