

April 2025

Introduction:

Welcome to The Lincoln Investment Companies Sweep Program (“Sweep Program”). Lincoln Investment Planning, LLC (“Lincoln Investment”), a registered broker-dealer and investment adviser, and Capital Analysts, LLC, (“Capital Analysts”), a registered investment adviser, are affiliates and are hereinafter referred to jointly as “The Lincoln Investment Companies,” “we,” “us,” “our,” or “the Firm.” Under our Sweep Program, free credit balances in your eligible account (“Account”) custodied with Pershing, LLC (“Pershing”), are automatically swept into a money Market Mutual Fund (“Money Fund Sweep Product”) or FDIC-eligible bank deposit sweep product (“Bank Deposit Sweep Product”), which consists of interest-bearing bank deposit accounts (“Deposit Accounts”) at Federal Deposit Insurance Corporation (“FDIC”) member banks which may include The Bank of New York Mellon (“BNY”) and BNY Mellon, N.A., hereinafter referred to as Insured Depository Institutions (“IDIs” or “Program Banks”). The Bank Deposit Sweep Products and Money Fund Sweep Products are supported and operated through a private labelling arrangement with Dreyfus, a division of Mellon Investments Corporation (“MIC”) and are available only to clients of broker-dealers who clear through Pershing, such as the Firm. Pershing has appointed a third-party service provider IntraFi Network LLC (“IntraFi” or “Administrator”), BNY Mellon Securities Corporation (“BNYSC”) and Dreyfus to provide certain services with respect to the operation of the Bank Deposit Sweep Products in our Sweep Program. MIC is a registered investment adviser and BNYSC is a broker-dealer. BNY Mellon Investment Adviser, Inc. (“BNYIA” or “Adviser”) acts as investment adviser for the Dreyfus Money Fund Sweep Products. Affiliates of BNY include but are not limited to, Pershing, BNYSC, MIC, BNYIA, and BNY Mellon, N.A. BNY Mellon is the corporate brand for The Bank of New York Mellon Corporation. For the most up-to-date information, see the applicable product-specific disclosure for a list of BNY Mellon affiliates and their role in the operation of the Sweep Products. Under The Lincoln Investment Companies Sweep Program, uninvested cash in Accounts will be automatically invested or deposited (referred to as swept) into the sweep products within the Sweep Program where your balance will be eligible to earn dividends or interest, as more fully described below.

This Lincoln Investment Companies Sweep Program General Terms and Conditions (“Terms and Conditions”) describes the general terms and conditions governing The Lincoln Investment Companies Sweep Program. You may access any product-specific disclosures using the URL listed for each product in the Sweep Product Table below.

Investors in the Sweep Program must provide written affirmative consent to participate in the Sweep Program, which we obtain when you execute an Account agreement to open an Account with us or through other means. You may decline participation at any time by contacting your registered representative and/or investment adviser representative (“Financial Professional”) or the Firm. If you decline participation in the Sweep Program, the cash portion of your Account will remain as a free credit balance until you instruct your Financial Professional to invest such balance.

Before consenting to the use of The Lincoln Investment Companies Sweep Program, you should carefully review these Terms and Conditions, which include important information outlining the significant financial benefits that The Lincoln Investment Companies receive from your use of the Sweep Products and our related conflicts of interest. You understand and agree that by consenting to the use of the Sweep Program, you accept and consent to each of our Conflicts of Interest summarized herein and you understand and agree that we receive significant financial benefits from your use of the Sweep Program, which are in addition to any other fees you pay or incur, and that these financial benefits incentivize us to make the sweep products the default products in our Sweep Program available for your Accounts, rather than a different sweep product that does not entail such financial benefits to us or entails lesser financial benefits to us, resulting in a conflict of interest for the Firm.

Available Sweep Products:

The Sweep Program can include Bank Deposit Sweep Products and Money Fund Sweep Products, (collectively “Sweep Products”). The Sweep Products available to you are subject to change (see the “Changes and Amendments to the Sweep Program” section below for more information). You should contact your Financial Professional for additional information on the Sweep Products currently available to you. There is no minimum amount required as an initial deposit or for subsequent deposits. Each option has distinctive features and certain eligibility requirements. The Lincoln Investment Companies may change the products available under the Sweep Program from time to time with notice to you. If the Firm makes any change to the products available, there is no guarantee that such change will provide an equal or greater rate of return to you during any given period, and the rate of return may be lower than the product previously offered.

Should you elect to opt out of having your free credit balances swept into a Sweep Product, such free credit balances will remain in your account as uninvested cash and will not earn interest or be eligible for FDIC insurance but will remain eligible for Securities Investor Protection Corporation (“SIPC”) coverage if maintained for the purpose of purchasing securities.

Eligibility:

Upon consenting to enrollment in the Sweep Program, your Account(s) will automatically default to the corresponding Sweep Product indicated in the Sweep Product Table below and you agree to appoint our clearing firm, Pershing, LLC (“Pershing”) as your authorized agent to establish and maintain your position in the Sweep Product. You may contact your Financial Professional at any time to opt out of participating in the Sweep Program. Once opted out, any cash deposits will remain in a free credit balance and will not earn interest nor be protected with FDIC insurance.

Eligibility for a specific Sweep Product is based on Account registration or Account type. The current Sweep Products and their specific eligibility requirements are listed below.

Sweep Product Table:

Sweep Product Name & Disclosure	Sweep Product Description	Eligible Account Types	Eligible Account Type Examples
Dreyfus Insured Deposits L Disclosure available at: https://www.dreyfus.com/sitelets/insured-deposits/dreyfus-insured-deposits-program-l-didl.html	Interest-bearing tiered rate bank deposit product where balances are eligible for FDIC insurance protection up to \$2.5 million	Individuals, trusts, and other legal entities holding investment accounts, including Lincoln Investment brokerage accounts and certain accounts in Lincoln Investment and/or Capital Analysts advisory programs that are not eligible for the alternative Sweep Products listed in this table.	Commission-based accounts held at Pershing, excluding all 403(b), 457(b) and ERISA accounts; and Advisory accounts held at Pershing, excluding all IRAs, Brokerage Solo401k, 403(b), 457(b) and ERISA accounts
Dreyfus Insured Deposits LV Disclosure available at: https://www.dreyfus.com/sitelets/insured-deposits/dreyfus-insured-deposits-program-lv-dilv.html	Interest-bearing single rate bank deposit product where balances are eligible for FDIC insurance protection up to \$2.5 million	Individual retirement accounts (IRAs) subject to Section 4975 of the Internal Revenue Code in Lincoln Investment and/or Capital Analyst advisory programs. This would include traditional, rollover, Roth, inherited IRAs, and Coverdell education savings accounts (ESA) held by an eligible person.	Advisory IRAs, Advisory Solo401k, not subject to ERISA
Dreyfus Government Cash Management Fund Service Shares Prospectus available at (enter Ticker DGUX): https://www.lincolninvestment.com/Resources#prospectuses	Money market mutual fund for workplace retirement accounts	Plans and IRAs that are not subject to the Employee Retirement Income Security Act (ERISA) (including 403(b)(7) participants and 457(b) participants).	All non-ERISA 403(b)(7), Roth 403(b)(7) and 457(b) in Commission-based and Advisory
Dreyfus Government Cash Management Fund Investor Shares Prospectus available at (enter Ticker DGVXX): https://www.lincolninvestment.com/Resources#prospectuses	Money market mutual fund for participants of ERISA Plans	Plans and IRAs that are subject to the Employee Retirement Income Security Act (ERISA) (including certain SEP and SIMPLE IRAs).	ERISA accounts in Commission-based and Advisory

How the Sweep Program Works:

If you choose to participate in the Sweep Program, available cash balances in your Account will be swept into the default Sweep Product for your Account (see the “Eligibility” section above for more information on Sweep Product eligibility).

The sweep functionality automatically invests any available cash in your Account on a daily basis into the Sweep Product, potentially earning a rate of return. When cash is needed in your Account for trading or for cash management activities, the necessary cash is automatically redeemed from the Sweep Product.

FDIC Insurance:

Your funds are deposited into Deposit Accounts at the Program Banks, which are all FDIC members, in a manner designed to provide your Bank Deposit Sweep Product balance with eligibility for up to \$2.5 million of FDIC insurance coverage. FDIC insurance protects your deposits in a Program Bank in the event of failure of that bank.

For purposes of FDIC insurance of deposits held in a FDIC eligible bank deposit sweep product, you are responsible for monitoring the total amount of deposits that you hold with any participating bank both within your designated Sweep Product, as well as any balance you hold at that same participating bank, either directly or through an intermediary, in order for you to determine the extent of FDIC insurance coverage available to you on your deposits. **The Lincoln Investment Companies, Pershing and your Financial Professional DO NOT monitor or take into account any cash you may have at a Program Bank outside of the Program. You are solely responsible for monitoring this.** As such, you should carefully review the list of Program Banks and any other relationship you may have with BNYM, BNY Mellon, N.A. and all other Program Banks for FDIC insurance coverage availability. Upon your initial deposit into the Deposit Account a current list of Program Banks participating in the Sweep Program will be included with the disclosure statement and the current list of all Program Banks is always maintained at the URL location shown for each specific Sweep Product shown in the Sweep Product Table above. The specific Program Banks holding your product balance will be listed on your Account statement. You have the right to instruct that your balance in a Bank Deposit Sweep Product is not allocated to a particular participating Program Bank.

Securities Investor Protection Corporation:

SIPC provides protection against custodial risk to clients of securities brokerage firms, like Pershing or Lincoln Investment, in the event such firms become insolvent. Unlike FDIC insurance, SIPC does not insure against the loss of your investment, nor does SIPC insurance protect against a decline in the value of your investment.

SIPC protects each client’s securities, including Money Fund Sweep Products, and cash held in a client’s brokerage account at an insolvent brokerage firm. SIPC protects customer securities and cash up to a total of \$500,000 (including a maximum of \$250,000 for claims for uninvested cash) per customer in each separate capacity under SIPC rules. Additional amounts may be covered by excess SIPC coverage obtained by Pershing.

Money Fund Sweep Product balances are considered securities for purposes of SIPC coverage. Balances maintained in the Deposit Accounts at each Program Bank in a Bank Deposit Sweep Product are not protected by SIPC coverage or, if any, excess coverage purchased by Pershing. If you have questions about SIPC coverage and additional SIPC-like coverage, please contact the Firm or your Financial Professional. You may also obtain information about SIPC coverage, including a brochure that describes SIPC and SIPC insurance, by accessing the SIPC website at www.sipc.org.

Access to Funds:

You will access your Sweep Product balance only through your Account, by contacting The Lincoln Investment Companies or your Financial Professional. Each Sweep Product has an intraday cutoff time to request distributions. Requests received after the daily cutoff will be processed on the subsequent business day. Please contact your Financial Professional or the Firm for cutoff times related to your Sweep Product.

Statements and Confirmations:

Your Account statement will indicate your balance, detail transactions, and reflect interest or dividends relating to your Sweep Product. These Account statements are provided in lieu of separate confirmations of sweep transactions.

Conflicts of Interest:

Depending upon your account type, The Lincoln Investment Companies will designate a Sweep Product for use in your Account. The

Lincoln Investment Companies offers two Bank Deposit Sweep Products, the Dreyfus Insured Deposits L (“Tiered Rate Sweep Product”) and the Dreyfus Insured Deposits LV (“Level Fee Sweep Product”), and two Money Fund Sweep Products, the Dreyfus Government Cash Management Fund Service Shares Sweep Product (Ticker symbol DGUX) and the Dreyfus Government Cash Management Fund Investor Shares Sweep Product (Ticker symbol DGVXX). Each of these Sweep Products, except for the Dreyfus Government Cash Management Fund Investor Shares offered only to ERISA accounts and as the secondary Sweep Product for balances over \$2,490,000 in the Level Fee Sweep Product, creates financial benefits and conflicts for us as described below. The Firm has designated the Dreyfus Government Cash Management Fund Service Shares for non-ERISA 403(b)7 and 457(b) plans and participant accounts and as the secondary Sweep Product for balances in excess of \$2,490,000 in the Tiered Rate Sweep Product. The Firm has designated the Tiered Rate Sweep Product for use in commission-based individual retirement accounts (IRAs) and most non-retirement brokerage and advisory accounts, and has designated the Level Fee Sweep Product for use in advisory IRAs.

Lincoln Investment receives a portion of the fee paid to Pershing by the Program Banks in connection with the Bank Deposit Sweep Products and receives distribution assistance payments from Pershing in connection with the Dreyfus Government Cash Management Fund Service Shares Sweep Product. Accordingly, the Firm has a conflict of interest in that we have a financial incentive to designate the Tiered Rate Sweep Product, the Level Fee Sweep Product and/or the Dreyfus Government Cash Management Fund Service Shares Sweep Product as the Sweep Product(s) for your account and, for discretionary advisory programs managed by the Firm, the Firm can allocate a portion of assets to the Sweep Product, each of which generates additional revenue to us. This compensation is a significant source of revenue for the Firm and Pershing. Pershing, other financial services firms and third parties could offer the same or similar money market mutual fund sweep products and/or bank deposit sweep products, at a lower overall cost and higher return to the investor than is available through the Sweep Program, whether directly through the provider or through a sweep program offered by a different financial services firm. This receipt of revenue sharing from Pershing creates a conflict of interest to the Firm to use Pershing as a custodian over other custodians that do not share these fees, do not share these payments or that would share lesser amounts, to offer the Sweep Products and to recommend that you deposit funds into the Sweep Products. The Firm receives a greater financial benefit when cash is swept into the above Bank Deposit Sweep Products and Money Fund Sweep Product than it otherwise would if your cash balance is held in another cash sweep product offered by Pershing or elsewhere, and any compensation that we receive reduces the interest and/or dividend you receive, and your overall investment return. This compensation is retained by Lincoln Investment and is not shared with you. The Firm receives greater compensation as assets and/or accounts utilizing the Sweep Products increase, as more fully described below. The Sweep Product fees that Lincoln Investment receives are in addition to any investment advisory fees that you pay to the Firm and your Financial Professional. This means that the Firm earns two layers of fees on the same Sweep Product balances in your account, which can result in you experiencing a negative overall investment return. We also receive different fees based on the Sweep Product designated for your account. Therefore, we have an incentive for you to use (and invest your assets in) the sweep products that increase our compensation. If you desire to maintain a cash balance in your account for an extended period of time awaiting investment and/or seek the highest yields currently available in the market for your cash balance, please contact your Financial Professional or the Firm for options outside of the Sweep Products. In order to mitigate these conflicts, the Firm does not share this revenue with your Financial Professional. Your Financial Professional has the ability to waive the advisory fee on all Sweep Products, should you request it.

The Firm has designated the Tiered Rate Sweep Product for use in commission-based IRAs and most non-retirement brokerage and advisory accounts, and has designated the Level Fee Sweep Product for use in advisory IRAs. Bank Deposit Sweep Products are an important source of significant revenue for the Firm, Pershing, and Pershing’s affiliated Program Banks that participate in the Sweep Program. For additional information regarding Pershing’s and their affiliates’ conflicts of interest, please see the link to our Disclosures web page, included below. Lincoln Investment receives a portion of the fee paid to Pershing by the Program Banks, which it can allocate to its affiliate, Capital Analysts. Lincoln Investment sets the amount of the fee it receives from Pershing on your Bank Deposit Sweep Product accounts and/or assets. This is a conflict of interest as it permits the Firm to assess a higher fee to you in order to increase our revenue. Pershing offers other sweep products for which no remuneration or less remuneration would be paid to Lincoln Investment, as introducing broker-dealer. The portion of the fee received by Lincoln Investment on the Bank Deposit Sweep Products is greater than the yield that you will receive. Amounts paid to Lincoln Investment, Pershing and the Administrator reduce the interest rate paid on your Bank Deposit Sweep Product balance. **Therefore, the higher the compensation paid to Lincoln Investment, the lower the interest paid to you; the lower the compensation paid to Lincoln Investment, the higher the interest paid to you.** You should understand that this can result in you experiencing a negative overall investment return with respect to your balance in the Bank Deposit Sweep Product. Additionally, bank deposit sweep products typically yield lower returns than money market mutual funds. However, because the Firm earns a higher fee when you invest in Bank Deposit Sweep Products than if you invest in other money market products such as money market mutual funds, within or outside of the Sweep Program, the Firm is incentivized to designate Bank Deposit Sweep Products for your account(s). Lincoln Investment receives greater compensation

related to Bank Deposit Sweep Products as the amount of assets and/or accounts utilizing the Sweep Products increase and may take up to 6.00% of the interest rate paid on the balances of your Deposit Accounts. For additional information on Lincoln Investment's current fees and compensation earned in relation to the Sweep Program, see the link to our Disclosures web page, included below. Accordingly, these arrangements present a conflict of interest to the Firm because they provide an incentive for us to offer the Bank Deposit Sweep Products as our default sweep products, to maintain balances in the Bank Deposit Sweep Products over other investment options, including money market mutual funds, and for us and your Financial Professional to recommend that you enroll in and utilize the Bank Deposit Sweep Products. For Bank Deposit Sweep Products balances in excess of \$2,490,000, the Firm has designated a secondary Money Market Sweep Product. For the Tiered Rate Sweep Product, the secondary Money Market Sweep Product is Dreyfus Government Cash Management Fund Service Shares (Ticker symbol DGUXX). If your excess balance is swept into Dreyfus Government Cash Management Fund Service Shares, the Firm will earn fees on that balance, as further discussed below. For the Level Fee Sweep Product, the secondary Money Market Sweep Product is Dreyfus Government Cash Management Fund Investor Shares (Ticker symbol DGVXX). For additional information regarding these secondary Sweep Products, please see the link to our Disclosures web page, included below. Program Banks do not have a duty to offer the highest rates available or rates that are comparable to money market mutual funds or those offered by other depository institutions or deposits held at Program Banks outside of the Sweep Program. The receipt of revenue sharing from Pershing and the ability for the Firm to set its fee for the Sweep Products creates a conflict of interest for the Firm to use Pershing as a custodian and to offer the Bank Deposit Sweep Products we make available to you over other custodians or sweep products that do not pay a portion of their fees to us (share revenue), share lesser amounts, or that do not permit the introducing broker-dealer to set the fee it will assess for the Sweep Products.

The Firm has designated the Dreyfus Government Cash Management Fund Service Shares for non-ERISA 403(b)7 and 457(b) plans and participant accounts and as the secondary Sweep Product for balances in excess of \$2,490,000 in the Tiered Rate Sweep Product, and Dreyfus Government Cash Management Fund Investor Shares for ERISA accounts and as the secondary Sweep Product for balances in excess of \$2,490,000 in the Level Fee Sweep Product. A mutual fund frequently offers investors different "share classes." Each class will invest in the same "pool" or portfolio of securities and other assets, but each class will have different fees and expenses and, therefore, different returns. For example, some share classes have higher expense ratios because they pay brokers more for selling or servicing that particular share class. In contrast, other share classes of the same fund may have lower internal fees and expenses. A single mutual fund will often have share classes with different expense ratios, with the share classes that have higher expense ratios generally having lower returns than share classes with lower expense ratios. In other words, an individual investor may pay more, or less, for precisely the same mutual fund investment, depending on the share class. These internal fees and expenses are in addition to any fees a broker may directly charge customers on particular share classes, such as transaction fees at the time of buying or selling the fund shares and are in addition to the investment advisory fee you will pay.

A mutual fund has various expenses that are paid from fund assets. These internal expenses are reflected in the fund's "expense ratio." Such expenses include fees paid to the adviser that manages the fund, operational expenses, and fees paid to the brokers that sell shares of, and provide services to, the fund. These are ongoing fees and expenses charged throughout the life of the mutual fund investment. Fees and expenses are an important consideration in selecting a mutual fund because these charges lower an investor's returns.

The expense ratio of a fund is disclosed in the fund's prospectus and annual reports and generally reflects the annual operating costs of the fund, assessed as a percentage of a fund's average assets. The expense ratio within a mutual fund share class can fluctuate from what is shown in a prospectus for the fund offering and annual report and can vary over time and from year to year.

A Money Fund Sweep Product earns dividends, interest and other income from its investment, and distributes this income (less expenses) to shareholders as dividends. For the Dreyfus Government Cash Management Fund Service Shares Sweep Product, the Firm utilizes a share class that provides remuneration to us (distribution assistance) which reduces the dividend you receive, even though other share classes are available to the Firm that would pay Lincoln Investment less and you more. Lincoln Investment receives distribution assistance from Pershing in the form of annual compensation of up to 0.55% for assets in the Dreyfus Government Cash Management Fund Service Shares. This is not the least expensive share class of the Dreyfus Government Cash Management Fund available or the least expensive share class available through Pershing. The Firm utilizes a higher expense share class over other less expensive share classes that would otherwise be available and of lower cost to you. There are less expensive share classes of the same money market mutual fund available that would not provide revenue sharing with Lincoln Investment or would provide lesser amounts of revenue sharing. Share classes with higher expenses can lower your returns over time. This receipt of revenue sharing from Pershing creates a conflict of interest to the Firm to use Pershing as a custodian and share classes offered by Pershing that provide remuneration over those custodians and share classes that do not share these fees or payments, or that would

share lesser amounts and to offer the Sweep Products and to recommend that you utilize and maintain a greater balance in the Sweep Products. Pershing offers other sweep products for which no remuneration or less remuneration would be paid to Lincoln Investment, as introducing broker-dealer. The investment adviser to Dreyfus Government Cash Management Fund Services Shares is BNYIA. BNYIA has engaged its affiliate, Dreyfus, a division of Mellon Investments Corporation, to serve as the sub-investment adviser for Dreyfus Government Cash Management Fund Services Shares. The Firm has an incentive to offer/recommend Dreyfus Government Cash Management Fund Services Shares due to its agreement with Pershing which incentivizes us to offer Pershing or its affiliates' products so that we may share in a portion of the revenue.

The Dreyfus Government Cash Management Fund Investor Shares Sweep Product, for which no distribution assistance is received by the Firm, is available only to ERISA accounts and as the secondary Sweep Product for balances in excess of \$2,490,000 in the Level Fee Sweep Product.

As previously indicated, certain Program Banks as well as Sweep Products affiliated with Pershing are made available within the Sweep Program. Due to Lincoln Investment's custodial and clearing arrangement with Pershing, this creates a conflict of interest for the Firm because it provides an incentive for us to offer a Sweep Product and to recommend utilizing the Sweep Product so that Pershing receives additional compensation and shares it with us.

For additional information and clarity regarding all Sweep Products offered including the designated Sweep Product and secondary Sweep Product for your account, eligibility criteria, as well as applicable fees, rates, bank lists, and conflicts of interest, please carefully review these Sweep Program disclosures, which are also available on our public website under our Disclosures section or at <https://www.lincolninvestment.com/Disclosures>. Please refer to the Sweep Product Table above for instructions on how to access the applicable money market mutual fund prospectus.

Rate of Return:

The rates of return for the different Sweep Products vary over time and at times may be zero. Current rates can be obtained by contacting your Financial Professional. There is no guarantee that the yield on any particular Sweep Product will remain higher than others over any given period. The rate of return on any Sweep Product in our Sweep Program may be lower than that of similar investments offered outside of our Sweep Program. The rate of return on any Sweep Product in our Sweep Program may be lower than that of similar investments offered outside of our Sweep Program. Sweep Products should not be viewed as long-term investments. If you desire to maintain Sweep Product balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Financial Professional.

Alternatives to our Sweep Program:

You may choose to opt out of our Sweep Program and/or periodically invest cash balances directly in available money market mutual funds or other products offered as direct investments outside of the Sweep Program, products which likely generate a higher rate of interest or yield than those available in our Sweep Program. Any cash coming into your account – whether from a deposit by you, a dividend or interest payment, proceeds from the sale of a security, or otherwise – will be swept into and held in your Sweep Product until you (or the discretionary manager, if your account is managed) make a decision to use the cash for investment or other purpose. It is important that you monitor the amount of assets in your Sweep Products and consider other options you may have for investment of those assets. Maintaining assets in Sweep Products does not constitute or imply a recommendation by us or your Financial Professional that your funds should remain in the Sweep Products. Your Financial Professional can discuss with you options other than or in addition to the Sweep Program for your assets.

You may invest your cash in other products by providing instructions to your Financial Professional. If you choose to opt out of the Sweep Program, available cash will not be automatically swept into any money market mutual fund or other investment that you purchase outside of the Sweep Program; each such investment must be requested by you through your Financial Professional, or by your Financial Professional when investment discretion has been previously granted through an agreement. The Sweep Program is not intended to be a long-term investment vehicle and you should speak to your Financial Professional about keeping the balance in your Sweep Product as low as possible to cover your fees only. If you would like to invest in a cash option, there are other alternatives that will provide you with a better interest rate. The Sweep Program should not be viewed as a long-term investment option for cash in your account. If you desire, as part of an investment strategy or otherwise, to maintain a cash position in your account for other than a short period of time and/or are seeking the highest yields currently available in the market for your cash balances, please contact your Financial Professional to discuss investment options available outside of the Sweep Program that may be better suited to your goals.

Changes and Amendments to the Sweep Program:

We may change the terms of our Sweep Program, including the Sweep Products, eligibility rules, stated Sweep Program Fee schedules and rates of return upon 30 days' advance written notice. Changes to fees and rates due to changes in interest rates paid by Sweep Program Banks will not require advance written notice.

This material is intended to provide the general terms and conditions of The Lincoln Investment Companies Sweep Program. Where any terms or descriptions used herein conflict with terms or descriptions in your Sweep Product specific disclosure statement, the terms of the applicable Sweep Product disclosure statement shall govern.