

Investment Advice Fiduciary Acknowledgment for Certain Retirement Plan Accounts

This Disclosure applies to the following retirement plan account types open with Lincoln Investment Planning, LLC and/or Capital Analysts, LLC, referred to as Covered Plans:

- Individual Retirement Account (IRA)
- Individual Retirement Annuity
- Roth IRA, Beneficiary IRA, Beneficiary Roth IRA
- SEP-IRA, SARSEP, SIMPLE IRA
- One-Participant 401(k)
- Health Savings Account
- Archer Medical Savings Account
- Coverdell Education Savings Account
- Accounts held by ERISA Title I Plan participants/beneficiaries with authority to direct the distribution of assets from their account.

This Disclosure is provided to you in connection with Department of Labor (“DOL”) regulations defining an Investment Advice Fiduciary pursuant to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) and the Internal Revenue Code (“Code”) and available class exemptions for Investment Advice Fiduciaries.

When we provide investment advice to you regarding your Covered Plans, we are fiduciaries within the meaning of Title I of ERISA and/or the Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule’s provisions, we must: meet a professional standard of care when making investment recommendations (give prudent advice); not place our financial interests ahead of yours when making recommendations (give loyal advice); avoid misleading statements about conflicts of interest, fees, and investments; follow policies and procedures reasonably designed to ensure that we give advice that is in your best interest; charge no more than is reasonable for our services; and give you basic information about conflicts of interest.

Lincoln Investment Planning, LLC and/or Capital Analysts, LLC, as applicable, and your Financial Professional, acknowledge that when we provide investment advice within the meaning of Title I of ERISA and/or the Code to a Covered Plan, we are a fiduciary within the meaning of these laws governing the Covered Plans. This acknowledgment is not intended to create or modify any agreement, relationship, obligation or standard of care we may have to you under other federal and state laws governing the provision of advice to investors or with respect to accounts other than your Covered Plans.

