

Investment Advisory Platforms

Lincoln Financial Advisors (LFA) offers a broad selection of Investment Advisory Platforms. We believe it is important that our financial planners evaluate these platforms and assist you in selecting the platform that best meets your investment needs.

Some Investment Advisory Platform companies which we sell participate in activities that are designed to help facilitate the distribution of their products by making our financial planners more knowledgeable about their platform, such as educational programs and marketing activities including, but not limited to, attendance by the company's representatives at LFA conferences, one-on-one marketing meetings and due diligence presentations to our planners.

LFA receives additional compensation, sometimes called marketing support, from many of these Investment Advisory Platform companies. These payments are paid out of the distributor's, investment advisor's or other affiliate's assets, not from the account assets and therefore would not appear as an item in a program's fee and expense table. None of the payments received by LFA are paid or directed to any financial planner who sells these platforms. In addition, LFA planners do not receive a greater or lesser commission for sales of these Investment Advisory Platforms for which LFA receives these payments.

The Investment Advisory Platforms that participate in the program described above are:

- AssetMark
- Brinker Capital
- City National Rochdale
- Clarke Lanzen Skalla Inv.
- Flexible Plan Investments, Ltd.
- Hanlon
- Morningstar
- Mount Yale
- SEI Investments Company
- Symmetry Partners
- The Pacific Financial Group

While the arrangement with each Investment Advisory Platform sponsor may vary, each may pay up to 5 basis points (0.05%) annually of the assets held at the Investment Advisory Platform. For example, for a \$10,000 investment with a sponsor, LFA would receive a \$5 annual payment for the period during which the assets remain in the Investment Advisory Platform. Alternatively, sponsors may pay a flat fee each year. In addition to this payment, Investment Advisory Platform sponsors may make additional payments to LFA for attendance at various educational meetings hosted by LFA throughout the year.

In addition to the Investment Advisory Platforms companies listed above which have formal marketing support agreements, other Investment Advisory Platforms companies may make flat dollar payments to LFA from time to time. These payments are not made as part of any formalized sales based or asset based agreement, but rather for specific activities including but not limited to exhibit booth space or presentation opportunities at LFA national meetings. Investment Advisory companies, including wholesalers, employees and agents, must comply with LFA's non-cash compensation policies as they relate to additional payments and compensation, including marketing support. Investment advisory companies must also provide documents or information to evidence compliance upon request.