CLIENT MATERIAL

Retirement Solutions Premier

Knox Financial Services, LLC
122 Winnebago Street
Decorah, IA 52101

www.knoxfin.com

Jason Knox, AIF®, CRC®

Financial Advisor

1-877-566-9468   563-422-8824

jknox@knoxfin.com

Important Regulatory Information – Solutions

Thank you for opening an account with Lincoln Investment Planning, LLC (Lincoln Investment). If you have consented to the Electronic Delivery of Regulatory Documents, the links to the Important Investor Disclosure Documents below provide you the opportunity to view, download, and print the documents for your permanent records. Please review the documents and direct any questions to your Financial Professional. You may also access the documents at https://www.lincolninvestment.com/disclosures.

To request hard copies of these documents at any time, please send an email to: service@lincolninvestment.com or mail a letter to: The Lincoln Investment Companies, 601 Office Center Drive, Suite 300, Fort Washington, PA 19034, Attn: Electronic Delivery; or call in your request at 800-242-1421, extension 4770. You may also request copies of these documents from your Financial Professional.

If you have not consented to the Electronic Delivery of Regulatory Documents, the firm will provide the pertinent disclosures in hard copy from the list below.

IMPORTANT INVESTOR DISCLOSURE DOCUMENTS

- Investor Agreement and Disclosure Handbook (https://www.lincolninvestment.com/pdfs/InvestorHandbook.pdf)
- Solutions Federally Insured Cash Deposit Terms & Conditions (https://www.lincolninvestment.com/pdfs/L11.pdf)
- Form ADV Part 2A and Appendix 1 (Investment Advisory Disclosure Brochures):
  - Lincoln Investment Planning, LLC (https://www.lincolninvestment.com/pdfs/L105.pdf)
- Form ADV Part 2B Brochure Supplement (Financial Professional Bio) Provided by your Financial Professional separately.
- Lincoln Investment Planning, LLC Additional Compensation Disclosure (https://www.lincolninvestment.com/pdfs/Lincoln_Investment_Planning_LLC_Additional_Compensation_Disclosure.pdf)
- UMB Bank, n.a. Custodial Agreement for Accounts held at Lincoln Investment:
  - 403(b)(7) (https://www.lincolninvestment.com/pdfs/rsoltsa.pdf)
  - Governmental 457 (https://www.lincolninvestment.com/pdfs/rsol457.pdf)
  - Individual Retirement Account (IRA) (https://www.lincolninvestment.com/pdfs/rsolira.pdf)
  - SIMPLE IRA (https://www.lincolninvestment.com/pdfs/rsol_simple.pdf)
  - Texas ORP (https://www.lincolninvestment.com/pdfs/rsolorp.pdf)
- Lincoln Investment Fee Schedule for Solutions Accounts (https://www.lincolninvestment.com/pdfs/A292_Lincoln_Solutions_Fee_schedule.pdf)

One Provider...
THOUSANDS OF OPTIONS

ASSET MANAGEMENT

Retirement Solutions Premier and Investor Solutions Premier

Access to the following mutual fund families:

- AAMA - Advanced Asset Management[2]
- Aberdeen Funds[1]
- AdvisorOne Funds[2]
- AIG Funds[3]
- Alger Funds[3]
- AllianceBernstein Investments[3]
- Allianz Global Investors[3]
- AlphaCentric Funds[1]
- ALPS Funds[1]
- Altegris Managed Funds[1]
- Amana Funds[1]
- American Beacon Funds[1]
- American Century Investments[3]
- American Funds[3]
- AMG Funds[3]
- Angel Oak Funds[1]
- Aquila Funds[3]
- Ariel Investments[3]
- Artisan Partners[1]
- Ave Maria Funds[3]
- Baron Funds[1]
- BlackRock Funds[3]
- BNY Mellon Family of Funds[3]
- Brandes Funds[1]
- Bridgeway Funds[1]
- Buffalo Funds[1]
- Calamos Investments[3]
- Calvert Group[3]
- Carillon Funds[1]
- Catalyst Funds[1]
- Chiron Funds[1]
- Cohen & Steers[1]
- Columbia Threadneedle Investments[3]
- Davis Funds[3]
- Deer Park Funds[1]
- Delaware Investments[3]
- Dodge & Cox Funds[3]
- DoubleLine Funds[2]
- DWS Funds[3]
- Eaton Vance Funds[3]
- Emerald Funds[1]
- Equinox Funds[1]
- Eventide Funds[1]
- Federated Investors Funds[3]
- Fidelity Advisor Funds[3]
- Fidelity Investments[1]
- First Eagle Funds[3]
- FMI Funds[1]
- Frank Funds[1]
- Franklin Templeton Group[3]
- Gabelli Funds[1]
- Glenmede Funds[1]
- Goldman Sachs[3]
- Green Century Funds[1]
- Guggenheim Investments[3]
- GuideStone Funds[1]
- Hancock Horizon Funds[1]
- Harbor Funds[1]
- Hartford Funds[3]
- Hennessy Funds[1]
- Hotchkis & Wiley Funds[1]
- ICON Funds[3]
- Invesco Investment Services[3]
- Ivy Funds[3]
- Janus Henderson Funds[3]
- Jensen Funds[1]
- John Hancock Funds[3]
- JPMorgan Funds[2]
- KEELEY Funds[1]
- Laudus Funds[1]
- Lazard Funds[1]
- Legg Mason Funds[3]
- LoCorr Funds[1]
- Loomis Sayles[3]
- Lord Abbett[3]
- MainStay Investments[3]
- Manning & Napier[1]
- Matthews Asia Funds[1]
- Meeder Funds[2]
- Metropolitan West Funds[1]
- MFS - Massachusetts Financial Services[3]
- Miller Value Funds[1]
- Morgan Stanley Funds[1]
- Nationwide Funds[1]
- Natixis Global Asset Management[3]
- Navigator Funds[2]
- Neuberger Berman Funds[3]
- North Square Funds[3]
- Northern Funds[1]
- Nuveen Investments[3]
- Oak Associates Funds[1]
- Oakmark Funds[1]
- Oberweis Funds[1]
- Pacific Funds[1]
- Parnassus Investments[1]
- Pax World Funds[3]
- Permanent Portfolio Funds[3]
- PGIM Mutual Funds[3]
- PIMCO Funds[3]
- Pioneer Group[3]
- Praxis Mutual Funds[2]
- PRIMECAP Odyssey Funds[1]
- Principal Funds[3]
- Putnam Investments[3]
- RiverPark Funds[1]
- Royce Funds[3]
- Russell Investments[2]
- Saratoga Funds[1]
- Selected Funds[3]
- Shelton Funds[1]
- Steward Funds[3]
- Swan Funds[1]
- T. Rowe Price[3]
- The Timothy Plan[3]
- Thornburg Funds[3]
- Thrivent Mutual Funds[1]
- TIAA-CREF Funds[3]
- Touchstone Investments[3]
- Transamerica Mutual Funds[3]
- US Global Investors Funds[3]
- USA Mutuals[1]
- USAA Mutual Funds[1]
- Value Line Funds[1]
- Vanguard Group[2]
- Victory Funds[3]
- Virtus Investment[1]
- Voya Mutual Funds[3]
- Wasatch Funds[1]
- Wells Fargo Funds[3]
- Westchester Capital Funds[1]
- William Blair Funds[1]
- 1919 Funds[3]
- 361 Capital[1]

[1] Lincoln Investment executes and clears all fund transactions through Charles Schwab & Co. omnibus arrangement;

[2] Lincoln Investment executes and clears all fund transactions direct with the fund company;

[3] Lincoln Investment executes and clears transactions through either Charles Schwab & Co. or direct with the fund company, depending on the fund. Contact Lincoln Investment for clearing information on a specific fund.

Lincoln Investment and your financial professional can purchase, hold, and recommend mutual fund investments in share classes in your advisory accounts that are not the lowest cost share class. You should not assume that you are invested in the lowest cost share class, and the share class of a mutual fund offered by Lincoln Investment can have higher expenses and therefore lower returns, which could impact performance over time, than other share classes of that mutual fund for which you are eligible or that may otherwise be available to you if you invested in the mutual fund through a third party or through the mutual fund directly. Other financial services firms may offer the same mutual fund at a lower overall cost to the investor than is available through your account. Financial professionals please consult the 'Solutions Fund Availability Tool' for total fund offerings.

Advisory Services and Securities offered through Lincoln Investment, Registered Investment Adviser, Broker-Dealer, Member FINRA/SIPC. Not all funds within a fund company may be available to you. Fund availability is subject to prospectus and fund family limitations, such as minimum account size and purchase restrictions to new investors as well as short-term trading and low balance fees. Please check the fund prospectus before you invest. After reading the prospectus/summary prospectus, carefully consider the investment objectives, charges, expenses, and risks of the investment company before investing.

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601 Office Center Drive, Suite 300
Fort Washington, PA 19034
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One Provider...
THOUSANDS OF OPTIONS

Retirement Solutions and Investor Solutions

ASSET MANAGEMENT

Access to the following mutual fund families:

- AIG Funds*
- Alger Funds
- AllianceBerstein Investments**
- Allianz Global Investors*
- American Century Investments**
- American Funds
- Aquila Funds
- BlackRock Funds*
- BNY Mellon Family of Funds
- Calamos Investments
- Calvert Group
- Columbia Threadneedle Investments
- Davis Funds**
- Delaware Investments
- DWS Funds
- Eaton Vance Funds
- Federated Investors Funds
- Fidelity Advisor Funds*
- First Eagle Funds
- Franklin Templeton Group
- Goldman Sachs
- Guggenheim Investments
- Hartford Funds
- ICON Funds
- Invesco Investment Services
- Ivy Funds**
- Janus Henderson Funds**
- John Hancock Funds
- JPMorgan Funds*
- Legg Mason funds
- Lord Abbett**
- MainStay Investments
- MFS - Massachusetts Financial Services**
- Natixis Global Asset Management
- Navigator Funds**
- Neuberger Berman Funds
- North Square Funds
- Nuveen Investments
- PGIM Mutual Funds
- PIMCO Funds
- Pioneer Group**
- Praxis Mutual Funds
- Principal Funds*
- Putnam Investments
- Russell Investments
- Selected Funds
- The Timothy Plan**
- Thornburg Funds
- Touchstone Investments**
- Transamerica Mutual Funds**
- Victory Funds
- Voya Mutual Funds
- Wells Fargo Funds
- 1919 Funds

Speak to your Advisor about available share classes.

* *Sales charge waivers apply for 403(b)/457/401(k)/401(a) participant (individually-registered) and plan-level accounts. A shares are offered @ NAV.*

** *Sales charge waivers apply for 403(b)/457/401(k)/401(a) plan-level accounts only. A shares are offered @ NAV. This DOES NOT include individually-registered accounts.*

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LINCOLN INVESTMENT

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Fund availability is subject to prospectus and fund family limitations, such as minimum account size and purchase restrictions to new investors as well as short-term trading and low balance fees. Please check the fund prospectus before you invest. After reading the prospectus/summary prospectus, carefully consider the investment objectives, charges, expenses, and risks of the investment company before investing.

RETIREMENT SOLUTIONS PREMIER

Solutions for your financial well-being

We believe that ongoing, personalized counseling and objective financial advice is within everyone's reach, and we provide the tools to help you understand and achieve it.

diversify

grow

customize

Achieving your financial goals — whether short-term, long-term or in between — can be an intimidating task. That's why you should turn to the professionals at Lincoln Investment.

LINCOLN INVESTMENT

With Retirement Solutions Premier you can:

Reduce investment cost*

- No sales charge to purchase or redeem shares
- Free transfer among mutual fund families

**Other account fees, fund expenses or service fees may apply.*

Diversify your investments**

- Customized portfolios across multiple fund families
- Access to 100 mutual fund families and over 3,000 investment options

***Diversification does not guarantee a profit or protect against a loss.*

Reduce investment risk

- Scientifically-constructed portfolios
- Strategic and tactical allocation programs
- Access to well-known investment strategists

Simplified recordkeeping

- Quarterly consolidated statements
- Web access to account values
- One income source at retirement (including required minimum distribution)
- Loan availability for 403(b) accounts
- One statement, application and site

Personalized account services from your financial advisor

- Assist in defining your financial goals
- Help you determine your risk level
- Advise you on your investment strategy
- Recommend a diversified portfolio to help reduce risk
- Review your progress annually

Mutual Fund Availability

With the help of your financial advisor, build custom mutual fund portfolios from 100 well respected fund families.

AAMA - Advanced Asset Management[2]
Aberdeen Funds[1]
AdvisorOne Funds[2]
AIG Funds[3]
Alger Funds[3]
AllianceBernstein Investments[3]
Allianz Global Investors[3]
AlphaCentric Funds[1]
ALPS Funds[1]
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Bridgeway Funds[1]
Buffalo Funds[1]
Calamos Investments[3]
Calvert Group[3]
Carillon Funds[1]
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Cohen & Steers[1]
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Davis Funds[3]
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Hartford Funds[3]
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Oberweis Funds[1]
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Parnassus Investments[1]
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PIMCO Funds[3]
Pioneer Group[3]
PNC Funds[1]
Praxis Mutual Funds[2]
PRIMECAP Odyssey Funds[1]
Principal Funds[3]
Putnam Investments[3]
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Steward Funds[3]
Swan Funds[1]
T. Rowe Price[3]
The Timothy Plan[3]
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Value Line Funds[1]
Vanguard Group[2]
Victory Funds[3]
Virtus Investment[1]
Voya Mutual Funds[3]
Wasatch Funds[1]
Wells Fargo Funds[3]
Westchester Capital Funds[1]
William Blair Funds[1]
1919 Funds[3]
361 Capital[1]

CASH MANAGEMENT

SOLUTIONS FEDERALLY INSURED CASH DEPOSIT
FEDERATED MONEY MARKET MUTUAL FUNDS

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[2] Lincoln executes and clears all fund transactions direct with the fund company;
[3] Lincoln executes and clears transactions through either Charles Schwab & Co. or direct with the fund company, depending on the fund. Contact Lincoln Investment should you wish to know how we clear for a specific fund.

Asset Management Availability

Bring your Solutions Premier portfolio to the next level with professional money management.

STRATEGIC

PROGRESSIVE LINCOLN STRATEGIC — MANAGED BY LINCOLN INVESTMENT
Russell Investments
AMERICAN FUNDS®

TACTICAL

AIM ADAPTIVE INTELLIGENCE MODELS — MANAGED BY LINCOLN INVESTMENT
AAMA Advanced Asset Management Advisors, Inc.
Calvert
ClarkCapital Management Group
CLS Investments
Franklin Templeton
ICON
J.P.Morgan Asset Management
MEEDER Investment Management

ABSOLUTE RETURN

DoubleLine® Funds

One consolidated account regardless of the number of mutual funds/professional managers used.

The above professional money managers are available on the Solutions Premier fee-based platform for an advisory fee based on the value of assets. Additional information regarding Lincoln Investment's investment advisory fees can be found in the firm's Form ADV 2A & Appendix I, which is available upon request.

Lincoln Investment and your Advisor can purchase, hold, and recommend mutual fund investments in share classes in your advisory accounts that are not the lowest cost share class. You should not assume that you are invested in the lowest cost share class, and the share class of a mutual fund offered by Lincoln Investment can have higher expenses and therefore lower returns, which could impact performance over time, than other share classes of that mutual fund for which you are eligible or that may otherwise be available to you if you invested in the mutual fund through a third party or through the mutual fund directly. Other financial services firms may offer the same mutual fund at a lower overall cost to the investor than is available through your account. Financial Advisors please consult the 'Solutions Fund Availability Tool' for total fund offerings.

Advisory Services and Securities offered through Lincoln Investment, Registered Investment Adviser, Broker-Dealer Member FINRA/SIPC. Not all funds within a fund company may be available to you. Fund availability is subject to prospectus and fund family limitations, such as minimum account size and purchase restrictions to new investors as well as short-term trading and low balance fees. Please check the fund prospectus before you invest. After reading the prospectus/summary prospectus, carefully consider the investment objectives, charges, expenses, and risks of the investment company before investing.

About Lincoln Investment

For over 50 years, it has been our belief that long-term financial well-being should be accessible to everyone through the experienced guidance of independent financial professionals that provide investment options to help meet the specific goals of individuals and families.

- We are a leading provider of employee retirement plans for over 4,000 employers nationwide.
- As a full-service broker-dealer, we work with over 357,000 investors representing more than $38 billion in assets.
- We are majority family owned, so no matter how large we become, our focus is on you.
- We live by our core values — honesty, integrity, respect, diversity, cooperation, and a commitment to succeed — and incorporate them into everything we do.

LINCOLN INVESTMENT

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Navigating Your Financial Future with Solutions

Financial Planning: Now more important than ever!

Achieving your financial goals—whether short-term, long-term or in between—can be an intimidating task. That's why you should turn to the professionals at Lincoln Investment.

We believe that ongoing, personalized counseling and objective financial advice is within everyone's reach, and we provide the tools to help you understand and achieve it.

RETIREMENT SOLUTIONS

To help meet your financial goals, you need an investment program that can provide a comprehensive foundation for helping you establish and grow your investment portfolio.

Solutions is a commission-based investment platform designed for assets in both tax-deferred retirement and non-retirement accounts. It offers a wide range of investment choices and the ongoing support you need to develop and sustain a long-term strategy. The program also provides flexible pricing options customized for your needs.

RETIREMENT SOLUTIONS PREMIER

Retirement Solutions Premier is designed for investors who prefer a fee-based approach to retirement planning. With this program, you will receive all the features of Solutions, with the additional flexibility, control and choice in creating and managing your investment portfolio.

Once your account has been established, you can easily and economically make changes at any time because there are no costs to acquire or redeem shares among the different investment options or fund groups.*

**Other fees may apply.*

Features of Solutions and Solutions Premier

- Solutions Premier offers the choice of over 3,000 non-proprietary mutual funds from more than 90 well-known fund families
- Solutions offers the choice of over 1,700 non-proprietary mutual funds from more than 50 established fund families
- Ongoing, personalized counseling and objective advice from a Lincoln Investment financial professional
- Consolidated quarterly statements for retirement accounts and monthly consolidated statements for non-retirement accounts
- Asset management programs that are carefully monitored to help manage risk and optimize long-term growth
- Easy web access to account information at www.lincolninvestment.com
- Universal loan provisions for 403(b) accounts

Available for:

- **403(b)**
- **IRA**
- **Roth 403(b)**
- **IRA Rollover Consulting**
- **457(b)/ Roth 457(b)**
- **SIMPLE IRA**
- **EZ-K 401(K)**
- **Non Retirement Accounts**

–continued

INVESTOR SOLUTIONS

Investor Solutions is a commission-based investment platform designed for assets in non-retirement accounts, such as individual, joint or trust accounts.

INVESTOR SOLUTIONS PREMIER

With Investor Solutions Premier, you can choose from over 3,000 mutual funds belonging to more than 90 mutual fund families. It also provides a consolidated view of your assets in a single monthly statement that simplifies recordkeeping. The easy-to-understand statement shows you exactly what you own, how you have progressed and what changes have occurred.

You can view your account at any time through our secure website. When you are ready to begin receiving income from your retirement accounts, you can set up a withdrawal strategy that makes sense for you and your lifestyle – taking all your distributions from a single, convenient source.

Help reduce your exposure to risk through our asset management services

As a Solutions client, you have the option of adding asset management services to your account to help you build wealth while reducing your exposure to investment risk. Our asset management services offer you a choice of several well-known asset managers who monitor the asset allocation, investment mix and rebalancing functions in your portfolio—allowing you and your financial professional to focus more time on financial planning and wealth strategies.

About Lincoln Investment

For over 50 years, it has been our belief that long-term financial well-being should be accessible to everyone through the experienced guidance of independent financial professionals that provide investment options to help meet the specific goals of individuals and families.

- » We are a leading provider of employee retirement plans for over 4,000 employers nationwide.
- » As a full-service broker/dealer, we work with over 357,000 investors representing more than $38 billion in assets.
- » We are majority family owned, so no matter how large we become, our focus is on you.
- » We live by our core values—honesty, integrity, respect, diversity, cooperation, and a commitment to succeed—and incorporate them into everything we do.

This information is intended for use as a general guideline. It should not be considered legal or tax advice or a substitute for consulting your tax adviser.

The Retirement Solutions Premier professionally managed portfolios are offered as part of a discretionary advisory service. Lincoln Investment Planning, LLC will assess an annual investment advisory fee based on the value of assets in your advisory account(s). Additional information regarding Lincoln Investment Planning, LLC's investment advisory fees can be found in the firm's Form ADV 2A & Appendix I, which is available upon request.

Asset allocation or diversification do not guarantee a profit or protect against a loss. Investing involves risk including the potential loss of principal. No investment product can guarantee a profit or protect against loss in periods of declining values.

Time for Professional Investment Management

Why Do So Many Retirement Plan Participants Use Professional Management Service?

In today's fast-paced and constantly changing financial markets, implementing and adhering to an effective investment strategy long before retirement can be crucial to your success. But many investors lack the time and experience necessary to make sound day-to-day investment decisions.

Consider your answers to the following questions:

1. Have you set a retirement savings target and implemented a strategy to achieve your objectives?
2. Do you know which types of investments can best help you reach your goals?
3. Are you comfortable researching, selecting and monitoring the individual investments in your portfolio?
4. Do you have the time to keep abreast of constantly changing world market and economic conditions and the expertise to utilize this knowledge to your benefit?
5. Is your portfolio properly diversified in an attempt to minimize the effects of market volatility on your portfolio?
6. Do you know your portfolio's risk/reward profile?
7. Is your retirement portfolio reallocated in an attempt to take advantage of potential market opportunities and to minimize the effects of market downturns?

If you answered "No" to one or more of these questions, you may want to consider the benefits of professional investment management.

Many investors are turning to professionals for money management services. Professional investment managers can provide a wealth of information and guidance as you work to build your retirement savings.

Managed accounts were created to provide professional investment management services to individual investors. With your Financial Professional and Lincoln Investment on your team, you can enjoy the benefits of a diversified, professionally managed investment plan that is best-suited to reflect your unique needs.

Diversification does not assure a profit or protect against market loss.

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Balance Your Risk and Reward

ASSET MANAGEMENT

Investing can be challenging

Many factors beyond your control impact the performance of your investments. For that reason it's important to have a strategy that can help you weather the ups and downs of the market.

Lincoln Investment has a solution – Asset Management services within our Retirement Solutions Premier platform – to help you achieve that delicate balance between risk and reward. In one comprehensive package, Asset Management portfolios provide diversification and ongoing asset allocation. You can choose from 13 well–known investment firms to find the risk-management strategy tailored to your needs, comfort level and timeline.

We offer two types of Asset Management: strategic asset allocation which is a long-term approach to investing and; tactical asset allocation, a more active short-term approach.

Strategic Programs

- **Progressive Asset Management / Lincoln Strategic**
- **Russell Investments**
- **American Funds Model Portfolios**

Tactical Programs

- **Adaptive Intelligence Models (AIM) Index & Active**
- **Advanced Asset Management Advisors, Inc.**
- **Calvert Responsible**
- **Clark Capital Management Group, Inc**
- **CLS Investment Firm, LLC**
- **DoubleLine Capital, LP**
- **Franklin Templeton Investments**
- **Icon Advisers, Inc.**
- **J.P. Morgan Asset Management**
- **Meeder Investment Management**

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Neither asset allocation nor diversification guarantee a profit or protect against a loss.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

Call to learn more about how Asset Management services can help your portfolio weather market volatility.

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122 Winnebago Street
Decorah, IA 52101

www.knoxfin.com

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. Knox Financial Services, LLC and the above firms are independent, and non affiliated.

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Jason Knox, AIF®, CRC®

Financial Advisor

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Asset Management Risk Matrix

This Risk Matrix shows where each one of the portfolios fits within the Asset Management menu.

	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
STRATEGIC MANAGERS					
Lincoln Strategic Progressive Asset Management*	Conservative	Moderate Conservative	Moderate Moderate and Dividend Income	Moderate Aggressive	Aggressive
Russell Investments	Conservative Tax-Managed Conservative	Moderate Tax-Managed Moderate	Balanced Tax-Managed Balanced	Growth Tax-Managed Growth	Equity Growth Tax-Managed Equity Growth
American Funds Model Portfolios	Conservative Income	Conservative Growth and Income	Moderate Growth and Income	Growth and Income	Moderate Growth Global Growth
TACTICAL MANAGERS					
Calvert Responsible		Moderate Conservative	Moderate	Moderate Aggressive	
J.P Morgan Asset Management	Conservative	Moderate Conservative	Moderate	Moderate Growth	Growth
CLS Investments, LLC	Conservative American Hybrid Conservative	Moderate Conservative Tax Aware Moderate Conservative American Hybrid Moderate Conservative	Moderate Tax Aware Moderate American Hybrid Moderate	Moderate Aggressive Tax Aware Moderate Aggressive American Hybrid Moderate Aggressive	Aggressive American Hybrid Aggressive
Franklin Templeton			Income		
PIMCO	Capital Preservation Enhanced Core Income Focused				
AIM Index	Conservative Income	Conservative Growth and Income	Balanced	Total Return	Appreciation Growth
AIM Active	Conservative Income	Conservative Growth and Income	Balanced Managed Income and Growth	Total Return Absolute Return	Appreciation Growth
Advanced Asset Management Advisors, Inc.				Balanced Allocation Global Balanced	Equity Growth Aggressive Growth Global Equity Growth Global Aggressive Growth
DoubleLine	Conservative	Moderate Conservative	Moderate		
Meeder Investment Management	Conservative Flexible Fixed Income	Moderate Conservative	Balanced	Moderate Growth	Growth
ICON Advisers	U.S. Income	U.S. Conservative	Global Conservative	U.S. Moderate Global Moderate	U.S. Growth Global Growth International Growth
Clark Capital Management Group	Guardian Bond**	Multi-Strategy 25/75 Global Risk Managed Conservative	Multi-Strategy 50/50* Global Risk Managed Moderate	Multi-Strategy 75/25 Global Risk Managed Growth	Style-Preferred
RISK BENCHMARK	**20%**	**40%**	**60%**	**80%**	**100%**
	20% of market participation	40% of market participation	60% of market participation	80% of market participation	100% of market participation
	20% of market volatility	40% of market volatility	60% of market volatility	80% of market volatility	100% of market volatility

**Lincoln Strategic Vanguard 5, Progressive Asset Management 5, AIM Portfolios and CCMG Multi Strategy 50/50 available for flow (no minimum)*

***Closed to new investors*

There is no assurance that a diversified portfolio will produce better returns than an undiversified portfolio, nor does diversification assure against market loss. Asset allocations are subject to change. Your financial advisor will provide you with a current asset class allocation, including specific mutual fund recommendations. If you choose an Asset Management program, you will receive an Investment Advisory Disclosure brochure and an Investor Agreement and Disclosure Handbook. Read these carefully for more complete information, including a description of services and costs. Please call your Lincoln Investment financial advisor or visit our website, www.lincolninvestment.com, for a current prospectus, which contains more complete information. Consider the investment objectives, charges, expenses, share classes and risks of the investment company carefully before you invest or send money. There are risks associated with mutual fund investing, including the loss of principal. International investing involves special risks, including, but not limited to, the possibility of substantial volatility due to currency fluctuation and political uncertainties. Past performance is no guarantee of future results.

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Jason Knox, AIF®, CRC®

Financial Advisor

1-877-566-9468 563-422-8824

jknox@knoxfin.com

RS1092_11/19