

## Standard Application FAQs

### **About Lincoln WellnessPATH®**

#### **Q: What is Lincoln WellnessPATH®?**

A: Lincoln WellnessPATH® is an online financial wellness solution. It provides you with value-minded and expert education and information about all aspects of personal finance. It also gives you access to innovative tools and content. Your progress is continually updated, based on your goals, budget activity, account aggregation, and other factors. And, you can view it at any time.

#### **Q: What is financial wellness?**

A: Financial wellness is the ongoing process of practicing healthy spending and savings habits in the present, while diligently saving and investing for the future.

### **Managing my Lincoln WellnessPATH® account**

#### **Q: How do I get help with my account?**

A: Contact the Internet Support team at 800-648-6424, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

#### **Q: What is the financial wellness score?**

A: The financial wellness score is a 100-point score based on 12 qualitative dimensions that measure your financial wellness and habits. The maximum number of points you can score on each question varies, depending on the question's level of importance. This self-reported score helps you gauge your progress toward achieving your financial goals. A higher score indicates more consistent, positive financial outcomes.

#### **Q: I completed the survey and got my wellness score. Now what?**

A: Great work! Your survey answers and wellness score drive much of your interaction with the Lincoln WellnessPATH® platform, so you should periodically revisit the survey to find out if your answers have changed. Take the tour from the menu at the top right to familiarize yourself with the platform and all the functionality available to you.

**Q: What are notifications?**

A: Notifications alert you to additional details you can add to your profile. You can access your notifications by clicking on the bell icon at the top right of the screen.

**Q: How do I retake the financial wellness survey?**

A: You can retake the entire survey at any time by clicking on the circular arrow icon on the main application dashboard. Your score will be recalculated each time you complete the survey. You can also go to the Assessments section to review your previous responses and retake the survey.

**Q: Why should I complete my profile?**

A: Completing your profile provides a more personal experience that's tailored just for you. Your profile information will never, ever be shared with anyone.

**Security**

**Q: Is the information that I enter into Lincoln WellnessPATH® secure?**

A: Lincoln WellnessPATH® is committed to the security of your personal information; we never share your information with vendors or outside parties, including your employer. The online solution uses 256-bit encryption to keep your information indecipherable and private; it's never seen by human eyes. Questis, Inc. adheres to the same procedures and standards used by banks and the military. Our security also undergoes regular independent reviews and is audited by industry experts.

**Q: Is the information that I enter into Lincoln WellnessPATH® shared with my employer?**

A: Absolutely not. Personal information in the Lincoln WellnessPATH® application or information discussed with your retirement consultant (if one is available through your plan) is never shared with anyone, including your employer.

**Managing my finances with Lincoln WellnessPATH®**

**Q: How do I link my accounts?**

A: Now that you've completed the wellness survey, we recommend linking your accounts so you can get the most from your experience with Lincoln WellnessPATH®. Link your accounts using the Accounts feature from the menu at the top right. Not sure what to do next? Explore your to-do's and potentially schedule a meeting with your retirement consultant (if one is available in your plan) to discover your best path forward.

**Q: What's the benefit of linking my checking, savings, investment, and other accounts to Lincoln WellnessPATH®?**

A: Linking your accounts helps give you a more personalized experience. Plus, it saves you time and effort; you don't have to manually update your information when your finances change. When you log in, your most current information is ready for you.

**Q: What do the four scores from 1 to 100 mean?**

A: The financial wellness score is a 100-point score. A higher score indicates more consistent, positive financial outcomes associated with achieving your financial goals in each category — spending, protection, debt, and saving.

**Q: How can I improve my financial wellness score?**

A: Completing to-do's will help improve your financial wellness score, and the points you earn may apply in more than one category. This is because you may put forth more effort than required and "jump" multiple levels. For example, if the to-do was to save \$100 in 2 weeks, but you saved \$1,000, you'd skip the to-do of saving \$1,000 (which would have been suggested next) and, instead, would move to the next task. If 2 points were tied to the first goal of saving \$100 and 2 points were tied to the next goal of saving \$1,000, you'd receive 4 points, since you completed both.

**Q: What are to-do's?**

A: To-do's are personalized and actionable steps to improve your financial wellness. They may take a couple of weeks or longer for you to complete. These actions are initially suggested by the application, based on how you answer the survey questions. While to-do's cover a wide array of personal finance categories, each one includes a title and a description that provide you with an overview of the task. At least one article is also included with each to-do to give you additional information related to the task. Some to-do's have points associated with them. You can improve your financial wellness score by completing each of those.

**Q: What happens after a to-do is completed?**

A: After you've completed and checked off a to-do, you'll see the survey question related to that specific task again. Your updated response may improve your financial wellness score.

**Q: What are money hacks?**

A: Money hacks are quick recommendations you can use immediately to save more, spend less, or be more efficient with your finances. Unlike other content in the application, money hacks don't populate based on how you answered the survey. They're designed to potentially apply to everyone. You can share money hacks that you find helpful on social media by clicking on the share icon, or you can like them by clicking the heart icon. "Likes" determine the order in which money hacks are displayed.

**Q: What is the cash flow tool?**

A: The cash flow tool analyzes your income and expenses at both a category level and a transaction level over a specified period. The three main high-level views include Net Income, Income, and Expenses. These views can be toggled by clicking on the dots located in the center of the page. Each view can be seen at a category level or a transaction level by clicking on the desired category in either the table or the pie chart.

You can choose the specific accounts and the desired period to view using the options located in the top right corner.

Categories assigned to a transaction can be changed either at an individual transaction level or by selecting multiple transactions at once. To select multiple transactions at once, simply click on the desired transactions. The selected transactions are highlighted, and a dropdown box with search capabilities is displayed when you click on the hyperlinked category in the window that appears.

Transactions also can be hidden, which excludes them from any net income or category spending calculations. You can select the transactions to hide and click on the eye icon in the window that appears, as shown. To unhide a transaction, repeat this process via the accounts page associated with your profile. Credit card payments among accounts are automatically excluded.

**Q: What are goals?**

A: Goals are tasks that may take some time to complete. *WellnessPATH*® includes several common goals to get you started. You also can create custom savings- and debt-related goals. After you create and customize your goals, you can track your progress over time.

When creating a goal, you have the option to connect either a linked or a manually added account to your desired outcome. The linked account balances drive the goal's progress.

**Please note:** An account can be connected to only one goal at a time. Once a goal is saved, you can track its progress and edit the goal at any time by selecting it from the goal overview page.

## Troubleshooting tips

### **Q: I have linked accounts and am being prompted to re-authorize an account. Why is that happening?**

A: The secure third party service that the solution uses to aggregate user accounts periodically requires re-authorization to sync and update your account information. This is a security measure to ensure the safety of your personal financial data.

### **Q: I'm trying to link an account, and the wizard won't load. What can I do?**

A: You can add an account in either of two places. If you're unable to load your accounts using the wizard that's accessed through cash flow, you can choose Accounts from the Menu icon at the top right of your dashboard. If you continue to have issues, please contact customer support.

### **Q: How do I track my debt?**

A: You can track your debt in a few different ways. You can link the accounts for your credit cards, student loans, and other liabilities. Balances and other details, including total outstanding balances, interest rates, and minimum payments, are tracked automatically. You also can track your debt by creating a goal. For example, 'Pay off credit card.' The goal-tracking feature calculates the total, with interest, that you'll pay at the current interest rate.

### **Q: I don't feel comfortable sharing my bank account login information. Is there another way I can securely add an account?**

A: You can manually add accounts if you prefer or if they're held at financial institutions that don't have linking capabilities. Collectibles and personal loans often fall into this category.

### **Q: How do I link a new account?**

A: Over 99% of U.S. banks offer a data feed that's compatible with the Lincoln *WellnessPATH*® application. You can link to a wide variety of account types. To link to an account, search for your financial institution and provide the username and password you use to log in to that institution's web portal. Additional security questions may be required, depending on the financial institution.

### **Q: How do I delete an account that I've linked to Lincoln *WellnessPATH*®?**

A: To delete an account, whether you linked to it or added it manually, go to the Accounts page and click on the name of the account. A detailed view of that account will be visible. Click once to delete the account, then click on the red Delete button in the top right corner to confirm this action.

**Q: What is the relationship between Lincoln Financial Group and Questis, Inc.?**

**A:** Questis, Inc. is not an affiliate of Lincoln National Corporation.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including Lincoln Retirement Services Company, LLC, The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY. Affiliates are separately responsible for their own financial and contractual obligations.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.