

Welcome to the future of...

INVESTMENT MANAGEMENT



EXPERIENCE

Lincoln Investment began offering professional portfolio management services in 1968 and is home to qualified financial professionals who understand the importance of a forward-thinking, investment approach. Our history is rooted in the development of advisory services for retirement plans.



SUITE OF TOOLS

Lincoln Investment incorporates research, a mix of quantitative and qualitative tools and neural networks that use mathematical algorithms to highlight asset class and relative strengths in its investment discipline. These methods integrate into portfolio management decisions and recommendations for our clients.



INVESTMENT SELECTION & ACTIVE MONITORING

Model portfolios are reallocated as deemed necessary by Lincoln Investment's Investment Management & Research (IM&R) Team. Our investment professionals position the portfolios to take advantage of the market's current potential for growth, while seeking to minimize exposure to asset classes expected to underperform. This process helps establish the appropriate mix of investments for specific model portfolios with consideration to objectives and risk tolerance.

Environmental, Social and Governance ("ESG") investing can be referred to in many different ways, such as sustainable investing, socially responsible investing, and impact investing. ESG fund practices can include, but are not limited to, strategies that select companies based on their stated commitment to one or more ESG factors (e.g., environmental, social and governance) - for example, companies with policies aimed at minimizing their negative impact on the environment or companies that focus on governance principles and transparency. Funds that elect to focus on companies' ESG practices may have broad discretion in how they apply ESG factors to their investment or governance processes. An ESG fund portfolio might include securities selected in each of the three categories, or in just one or two of the categories. A fund's portfolio might also include securities that don't fit any of the ESG categories, particularly if it is a fund that considers other investment methodologies consistent with the fund's investment objectives.

*In selecting mutual funds for the AIM ESG model portfolios, Lincoln Investment can consider data from third party providers. This data could include "scoring" and "rating" data compiled to help managers, such as Lincoln Investment, compare funds. Some of the data used to compile third party ESG scores and ratings may be subjective. Other data may be objective in principle, but are not verified or reliable. Lincoln Investment's Portfolio Manager will make the ultimate decision as to whether or not a fund is ESG for purposes of the AIM ESG model portfolios and whether or not a fund should be included in the AIM ESG model portfolios. AIM ESG model portfolios can include funds that take a diversified ESG approach (e.g., funds that fit two or three ESG categories) or funds that target a specific ESG category (e.g., funds that fit just one ESG category). AIM ESG's model portfolios can also include mutual funds that do not have any ESG mandate. **ESG-related strategies may not result in favorable investment performance. There is no guarantee that the fund's ESG-related strategy will be successful, and funds may forego favorable market opportunities in order to adhere to ESG-related strategies or mandates.***

Lincoln Investment's ESG practices may significantly influence performance. Because funds may be included or excluded based on ESG factors rather than other investment methodologies, AIM ESG model portfolio performance may differ (either higher or lower) from the overall market or comparable model portfolios that do not employ similar ESG practices.

Investment decisions made by Lincoln Investment may result in a profit or a loss. Investing involves risk, including the possible loss of principal.

Lincoln Investment's AIM ESG are available on the Solutions Premier Platform ONLY. There is no guarantee that the investment recommendations made by Lincoln Investment's Portfolio Manager with the assistance of research materials, quantitative and/or qualitative tools, or any of our other models in the future will be accurate. These tools and others can be used or considered at the discretion of the Lincoln Investment Portfolio Manager and they do not in and of themselves make any investment recommendations or decisions with regard to management of the AIM model portfolios.

Diversification does not ensure a profit or prevent an investor from incurring a loss. The investment return and principal value of an investment in funds will fluctuate as the prices of the individual securities in which they invest fluctuate so that shares, when redeemed, may be worth more or less than their original costs.

The AIM portfolio described is offered as part of a discretionary advisory service. Lincoln Investment will assess an annual investment advisory fee based on the value of assets in your Lincoln Investment account(s). 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.

Advisory services and securities offered through Lincoln Investment, Registered Investment Adviser, Broker-Dealer, Member FINRA/SIPC. www.lincolninvestment.com



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