

**FOR IMMEDIATE RELEASE****LINCOLN FINANCIAL NETWORK LAUNCHES AdviceNext<sup>SM</sup>*****Fidelity® Clearing Platform Provides Innovative Technologies  
for LFN Brokerage, Managed Accounts and Direct Business***

**PHILADELPHIA, PA, January 29, 2014** — Lincoln Financial Network (LFN), the retail wealth management affiliate of Lincoln Financial Group (NYSE:LNC), today announced the launch of AdviceNext<sup>SM</sup>, a new integrated offering that optimizes the delivery of the firm’s practice resources, tools and technology to advisors. LFN advisors will have access to integrated platform tools, expanded practice management capabilities and support, an enhanced managed account offering and enhanced marketing support.

“AdviceNext embodies our strategy and the investments that we are making to better serve our independent advisors,” said David S. Berkowitz, president of Lincoln Financial Network. “By leveraging our core capabilities in wealth planning, investments, retirement, and wealth protection, AdviceNext will enable us to deliver the most comprehensive, independent advice in the industry, ensuring that our advisors can grow their business, effectively manage their practice, and spend more time advising their clients.”

AdviceNext represents a significant, multi-year investment by Lincoln Financial Network and is also being supported by significant platform investment by its clearing provider, National Financial®, a Fidelity Investments® company. National Financial was selected as the exclusive platform provider for LFN’s Brokerage, Managed Accounts and Direct business.

Through AdviceNext, LFN advisors will have access to integrated platform resources, such as its Unified Account Opening tool, which provides straight-through processing and helps eliminate redundancy in data entry for Brokerage, Advisory and Direct business. LFN is also making significant investments to expand its Managed Account offerings and provide more dedicated sales support to help enhance benefits for an advisor’s practice and clients.

“At Fidelity, we are focused on providing technology that not only helps advisors become more efficient and productive, but more importantly enhances their relationships with clients,” said Sanjiv Mirchandani, president of Fidelity’s clearing and custody company, National Financial. “We are thrilled to collaborate with Lincoln Financial Network and create a customized tool that integrates into their business.”

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“We are a leader in the independent advice business and will continue to make significant investments to advance the industry. We are committed to helping advisors grow their practices with the best tools for meeting their clients’ needs,” said Will Fuller, president of Lincoln Financial Group Distribution, responsible for retail wealth management and intermediary distribution. “We see retail wealth management as a growth business and Lincoln Financial Network is a key driver of Lincoln’s overall growth strategy.”

#### **About Lincoln Financial Network**

Lincoln Financial Network is the marketing name for the retail sales and financial planning affiliates of Lincoln Financial Group and includes Lincoln Financial Advisors Corp. and Lincoln Financial Securities Corporation, both members of FINRA and SIPC. Consisting of approximately 8,000 representatives, agents, and full-service financial planners throughout the United States, Lincoln Financial Network professionals can offer financial planning and advisory services, retirement services, life products, annuities, investments, and trust services to affluent individuals, business owners, and families.

#### **About Lincoln Financial Group**

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$197 billion as of September 30, 2013. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; employer-sponsored retirement plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit [www.LincolnFinancial.com](http://www.LincolnFinancial.com).

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