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Office of Regulations and Interpretations

Employee Benefits Security Administration, Department of Labor

Room N-5655

200 Constitution Avenue, NW

Washington, DC 20210

Attn: Electronic Disclosure by Employee Benefit Plans, RIN 1210-AB90

RIN: 1210 – AB90

To Whom It May Concern:

Lincoln Financial Group appreciates the opportunity to respond to the U.S. Department of Labor's (the "Department's") Request for Comment on its Electronic Disclosure by Employee Benefit Plans Proposal ("Proposal"). Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates (collectively, "Lincoln"). Lincoln provides solutions that help empower our customers to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help them address their lifestyle, savings and income goals, as well as to guard against long-term care expenses.

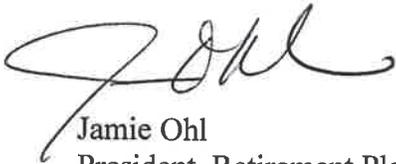
As a retirement services and solutions provider, we strongly support the Department's efforts to improve retirement saver engagement and to modernize retirement plan disclosures through this Proposal. While some important modifications would be valuable, as highlighted by the American Council of Life Insurers, Insured Retirement Institute and Committee of Annuity Insurers in their comment letters, we commend your leadership in seeking to modernize how retirement plans communicate with retirement savers.

Lincoln is dedicated to a high level of personalized service that helps participants and plan sponsors achieve better outcomes. We currently provide services to over 20,000 employer-sponsored retirement plans with over 1.5 million participants, primarily in the healthcare, corporate and government markets. Our experience in these markets demonstrates that digital content can be highly personalized and actionable, and can drive positive outcomes for retirement savers.

By making electronic delivery the default disclosure delivery method, the Proposal allows retirement savers to benefit from advances in technology and engage directly with their retirement savings plans and online tools and services. According to Lincoln's 2017 *Retirement Power*[®] Participant Study, participants look to their employer or retirement plan provider as a top source of information about financial topics, and those who are more engaged contribute more to their retirement savings plan. Likewise, participants who visit their plan provider's website at least once per quarter are more than twice as likely to be confident and have higher median contribution rates compared to participants who did not visit their plan provider's website in the past year.

Thank you again for your leadership in seeking to improve our retirement system. We look forward to working with you to successfully modernize retirement plan communications.

Sincerely,

A handwritten signature in black ink, appearing to read 'J Ohl', written in a cursive style.

Jamie Ohl
President, Retirement Plan Services
Lincoln Financial Group