

ONLINE SUPPLEMENT to PRIVACY STATEMENT

This online supplement, together with our [Privacy Statement](#), describes our practices regarding information received about you during visits to this website. The amount and type of information received depends on how you use this site. Please take a few minutes to read our Privacy Statement and online supplement so you may understand how personal information is used and the measures we take to protect your personal information.

Normal Website Usage

You can visit our website to read product, investment, and company information, or use our online tools, such as budget planner and calculators, without telling us whom you are and without revealing any personal information. The only information we collect and store during normal website usage is the name of your Internet service provider, the website you last visited, the pages you request, page views, clicks, the date and time of those requests, the number of visits you made to our site and information about your browser/system.

We use this information to generate statistics and measure site activity to improve the usefulness of customer visits. This same information may be shared with third parties in order to provide these services or to analyze, store, or aggregate the information. It may also be shared with other third parties, working with us to improve our services or our website. During normal website usage, we do not collect or store personally identifiable information such as name, mailing address, email address, phone number, or social insurance number.

Online Collection of Personally Identifiable Information

There are instances where we request personally identifiable information to provide the website visitor a service or correspondence, such as promotions and mailed brochures. This information, such as name, mailing address, email address, type of request, and possibly additional information, is collected and stored in a manner appropriate to the nature of the request as determined by us and is used to fulfill your request. Whenever we request such information, we will clearly explain how it will be used. If you tell us that the information should not be used as a basis for further contact, we will respect your request. The information you provide is used by us to improve the services we provide you. This information may also be provided to our agencies for use on our behalf in accordance with our Privacy Statement. However, it is never provided or sold to any other company for that company's independent use.

During the course of your visit, you may move to our related websites. In addition, this site may provide links to third party sites not controlled by us. It is recommended that you check the specific privacy statements of any site, including those whose links are provided, before providing any personally identifiable information, so that you can understand how those sites collect, use and share your information. We are not responsible for the privacy statements, content or data handling practices on other websites.

When you visit this web site, other parties such as third-party advertising partners and analytics providers may collect information about your online activity over time and across websites. This information may include identifiers that may permit those parties to serve tailored ads to your device. For more information about third-party advertising partners' collection and use of such data for interest-based advertising purposes (and opting out of such use), see "Interest-Based Online/Behavioral Advertising" below.

Because there is not yet a common understanding of how to interpret web browser-based "Do Not Track" ("DNT") signals other than cookies, we do not currently respond to undefined "DNT" signals to this website.

Effective January 28, 2015

Our Internet Services

In order to use our Internet services, we require a certain amount of personally identifying information we can use to verify you as our customer. We use this to identify and access data in the existing relationship we have with you to provide you with the requested services. We request email addresses as an alternate means of contacting you. Providing your email address is optional, except when you request an Internet delivered service, then it is necessary for us to have to honor your request. We may also use this information to enhance our understanding of you and improve our services.

Electronic Mail Sent to Us That Contains Personal Information

Internet users may decide to send us personally identifying information, for example, in an electronic mail message containing information about the product or service that you have with us. We will only use this information to identify the user as our customer and to determine how to respond to the electronic mail. We will use this information for the purpose identified in the email message and to enhance our understanding of you in order to improve our services to you.

Social Sharing / Liking:

If you visit our website and “like” or share content via our social sharing capability you will be connecting to a third-party social media server (i.e. Facebook.com, Twitter.com). We may track on an aggregate level, the number of items “liked” or items on this website that you choose to share with the third-party social media site.

What Are Cookies

Our website may use session and persistent “cookies,” session logs, spot light ads/web beacons/GIF/pixel tags, banner ads or links, third party networks that serve user-requested emails (e.g., a third party email service provider for Tell-a-Friend user-customized emails), and third-party click tracking analytics tools (e.g., Adobe, DoubleClick, Efficient Frontier, and Google Analytics) to collect aggregate or other non-personally identifiable information about site visitors.

A “cookie” is a small text file that helps us in many ways to make your visit to our website more enjoyable and meaningful to you. For example, cookies avoid you having to log in every time you come back to one of our websites. They may also allow us to tailor a website or advertisement to better match your interests and preferences. There are a couple different types of cookies.

A “session” cookie is stored only in your computer's working memory (RAM) and only lasts for your browsing session. When you close all your browser's windows, or when you shut down your computer, the session cookie disappears forever.

A “persistent” cookie is stored on your computer's hard drive until a specified date, which could be tomorrow, next week, or 10 years from now. Persistent cookies stay on your computer until either a) they expire, b) they are overwritten with newer cookies, or c) you manually remove them. Most browsers can be configured not to accept cookies, however, this may prevent you from having access to some site functions or features.

This site may use a third party to activate and/or deliver a service, or deliver site functionality such as fulfilling your request for a product or service. In performing this function the third party may place a persistent cookie on your computer or have to gather personal information from you in order to activate and deliver the product or service.

This website may use a third-party click tracking analytics tool (e.g., Adobe, and Google Analytics) to capture clickthrough statistics.

This website may use spotlight ads/web beacons/GIF/pixel tags which are site instrumentation tools that help us to determine, for instance, whether a page has been viewed or not and, if so, how many times. Emails or electronic newsletters we send may use tools (e.g., pixel tags or web beacons) to gather email metrics and information to improve the reader's experience such as how many of the emails are opened, if they were printed or forwarded, the type of device (e.g., mobile or PC) from which they were opened, and the city, province, and county associated with the applicable IP address. In general, any electronic image viewed as part of a webpage, including an ad banner, can act as a web beacon.

When you visit our website the server housing the pages automatically generates a "session log." We use session logs to help us determine how people travel through our site. In this way, we can structure our pages so that the information most frequently visited is easier to find. By tracking page visits, we can also determine if the information we're providing is being used. The only data gathered is the Internet Protocol (IP) address from which you came (which contains no personal information), the website that referred you, the pages you visited and the date and time of those visits.

If you visit this site with an open ID, you may integrate with third-party social media sites, and we may track on an aggregate level the number of visits to this site with an open ID, the number of items "liked" on this site, or items on this site that you choose to share with a third-party social media site.

Users may be directed to our site via banner ads, site links or QR Codes. Ads, site links or QR Codes may use tools such as cookies or web beacons to deliver metrics on the effectiveness of the ads or links. They do not collect personally identifiable information from the user.

Interest-Based/Online Behavioural Advertising

On some pages of our site we may allow third-party advertising partners to set web tracking tools (e.g., cookies and web beacons) to collect anonymous, non-personally identifiable information regarding your activities on those pages (e.g., your IP address, page(s) visited, time of day). We may also share such information we have collected with third-party advertising partners. These advertising partners may use this information (and similar information collected from other websites) for purposes of delivering future targeted advertisements to you when you visit other (non-Lincoln) sites within their networks. This practice is commonly referred to as "interest-based advertising" or "online behavioural advertising."

Questions

Our privacy practices are designed to provide a high level of protection for your personal information and our systems. If you have any questions or concerns regarding our online privacy practices, please contact our Privacy Officer by email at fcpriv@LincolnAFS.com.

Changes

We reserve the right to change this online supplement and Privacy Statement. A revised online supplement only applies to data collected subsequent to its effective date. Any revisions will be posted at least 10 days prior to its effective date.