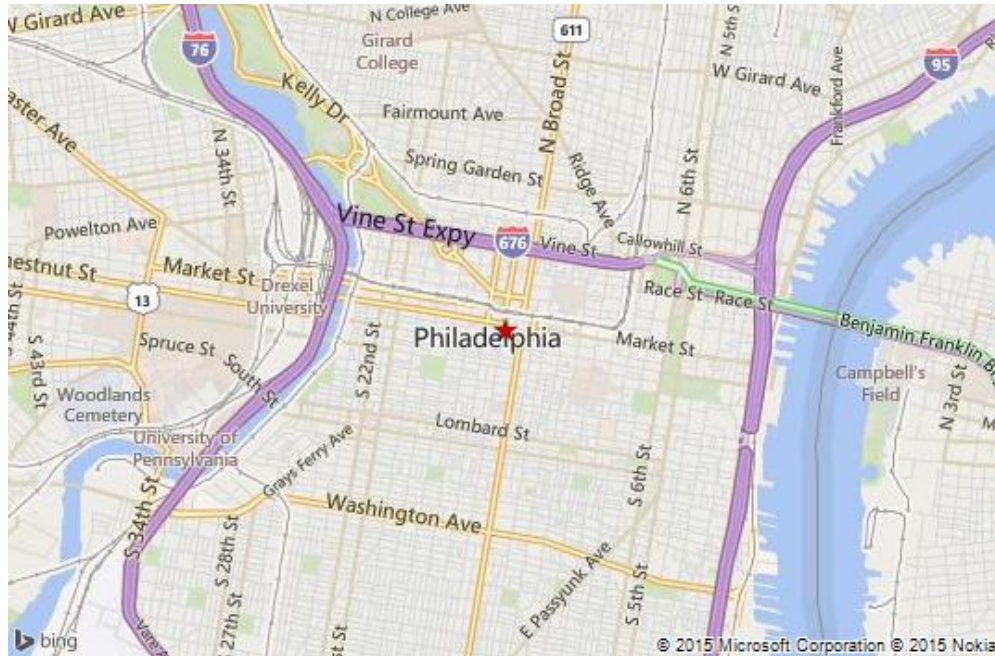


## Directions to the Lincoln National Corporation 2016 Annual Meeting of Shareholders



### From South of Philadelphia via I-95

1. Take Exit 22 on left toward U.S. 30 West/Central Philadelphia.
2. Continue onto I-676 West/U.S. 30 West
3. Take the exit for PA 611/Broad Street/Central Philadelphia
4. Merge onto 15<sup>th</sup> Street headed south
5. Take the lane to PA 611 South
6. The Ritz Carlton Hotel is on PA 611 South on the right.

### From North of Philadelphia via I-95

1. Take Exit 22 on right toward U.S. 30 West/Central Philadelphia.
2. Continue onto I-676 West/U.S. 30 West
3. Take the exit for PA 611/Broad Street/Central Philadelphia
4. Merge onto 15<sup>th</sup> Street headed south
5. Take the lane to PA 611 South
6. The Ritz Carlton Hotel is on PA 611 South on the right.

To reach Philadelphia by train, contact AMTRAK (800-872-7245 or [Amtrak.com](http://Amtrak.com)) for Northeast Corridor service or SEPTA (215-580-7800 or [septa.org](http://septa.org)) for local train service.