

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934 (Amendment No.)

Filed by the Registrant

Filed by a party other than the Registrant

CHECK THE APPROPRIATE BOX:

Preliminary Proxy Statement

Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))

Definitive Proxy Statement

Definitive Additional Materials

Soliciting Material under §240.14a-12



(Name of Registrant as Specified In Its Charter)
(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

PAYMENT OF FILING FEE (CHECK ALL BOXES THAT APPLY):

No fee required

Fee paid previously with preliminary materials

Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11



LAKELAND FINANCIAL CORP.
ATTN: KRISTIN PRUITT
202 EAST CENTER STREET
PO BOX 1387
WARSAW, IN 46581

Your **Vote** Counts!

LAKELAND FINANCIAL CORPORATION

2023 Annual Meeting

Vote by April 10, 2023 11:59 PM ET. For shares held in a Plan, vote by April 6, 2023 11:59 PM ET.



D99649-P85530-Z84201

You invested in LAKELAND FINANCIAL CORPORATION and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy material for the shareholder meeting to be held on April 11, 2023.**

Get informed before you vote

View the Notice and Proxy Statement, Annual Report and Form 10-K online OR you can receive a free paper or email copy of the material(s) by requesting prior to March 28, 2023. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and vote without entering a control number



Vote Virtually at the Meeting*

April 11, 2023
4:30 p.m., Eastern Time

Virtually at:
www.virtualshareholdermeeting.com/LKFN2023

*Please check the meeting materials for any special requirements for meeting attendance.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
1. ELECTION OF DIRECTORS: Nominees:	
1a. A. Faraz Abbasi	✓ For
1b. Blake W. Augsburger	✓ For
1c. Robert E. Bartels, Jr.	✓ For
1d. Darrienne P. Christian	✓ For
1e. David M. Findlay	✓ For
1f. Michael L. Kubacki	✓ For
1g. Emily E. Pichon	✓ For
1h. Steven D. Ross	✓ For
1i. Brian J. Smith	✓ For
1j. Bradley J. Toothaker	✓ For
1k. M. Scott Welch	✓ For
2. APPROVAL, by non-binding vote, of the Company's compensation of certain executive officers.	✓ For
3. Advisory vote on the frequency of advisory votes on the Company's compensation of certain executive officers.	1 Year
4. RATIFY THE APPOINTMENT OF CROWE LLP as the Company's independent registered public accounting firm for the year ending December 31, 2023.	✓ For

NOTE: In accordance with their discretion upon all other matters that may properly come before said meeting and any adjournments or postponements of the meeting.

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Sign up for E-delivery".

