

			Retirement	2020	2025	2030	2035	2040	2045	2050	2055	2060
Year of Retirement			Prior to 2018	2018 to 2022	2023 to 2027	2028 to 2032	2033 to 2037	2038 to 2042	2043 to 2047	2048 to 2052	2053 to 2057	2058 & After
	MKDVX	U.S. Stock	5	6	8	9	11	12	13	13	13	13
Boston Partners Small Cap Value II I	BPSIX	U.S. Stock	0	1	1	1	1	2	1	2	2	2
ClearBridge Small Cap Growth IS	LMOIX	U.S. Stock	0	1	1	1	1	1	1	1	2	2
Delaware Ivy Mid Cap Growth R6	IGRFX	U.S. Stock	1	1	1	2	2	2	2	3	3	3
Lincoln Stable Value Account -Z273	Z273	Cash/Stable Value	16	13	9	7	4	3	2	1	1	1
MFS Mid Cap Value R6	MVCKX	U.S. Stock	1	2	2	2	2	2	3	3	3	3
PGIM Global Real Estate R6	PGRQX	Specialty	3	4	5	6	7	8	9	9	9	9
Pioneer Strategic Income K	STRKX	Bond	5	4	4	3	2	2	1	1	1	1
Vanguard 500 Index Admiral	VFIAX	U.S. Stock	5	6	8	9	11	12	13	13	13	13
Vanguard Mid Cap Index Admiral	VIMAX	U.S. Stock	1	1	1	2	2	2	3	3	3	3
Vanguard Small Cap Index Adm	VSMAX	U.S. Stock	0	1	1	1	1	2	1	2	2	2

For existing participants: You may make investment elections in either of these ways:

- Access the secure Lincoln website at LincolnFinancial.com*, 24 hours a day, 7 days a week.
- Call the Lincoln Customer Contact Center at 800-234-3500, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

*Access may be subject to system availability

The New York Stock Exchange closes for trading at 4:00 p.m. Eastern on most business days. Transactions received before market close will be assigned that day's closing unit price. Transactions received after market close, or on a weekend or holiday, will be assigned the closing unit price for the next business day.

Additional information

You may view additional information about other investment options available in the plan by logging in to your account at LincolnFinancial.com.

Asset allocation portfolios invest in other investments such as bond- and stock-based funds and are designed for investors who have a specific time horizon and/or risk profile. They offer the option to select from either time-based and/or risk-based portfolios. Asset allocation does not ensure a profit nor protect against loss. Asset allocation portfolios are not mutual funds. When you invest in an asset allocation portfolio, you own the underlying investments in the portfolio.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, and Lincoln Retirement Services Company, LLC, herein referred to as "Lincoln".

Mutual funds in the Lincoln Alliance® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the Lincoln Alliance® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.