What are you doing after work?

Cooperatieve Rabobank U.A. 401(k) Savings Plan
Welcome to your retirement plan!

It’s a valuable benefit, so make the most of it. Saving now may help you get to where you want to be in the future.

Enrolling is fast and easy. Register online, and in just a few clicks, you’re done. It’s really that simple.

JOIN THE PLAN.

- Visit LincolnFinancial.com/Register to register for online account access.
- Follow the prompts, and after registration, you’ll be directed to your account page to enroll in the plan.
- Choose your contribution rate and investment option and you’re enrolled!

LincolnFinancial.com/Retirement
PLAN HIGHLIGHTS

Cooperatieve Rabobank U.A. 401(k) Savings Plan

Your employer-sponsored retirement plan provides a powerful way to save for the future. Learn more about the benefits of your plan and get the answers to questions you have.

How can I contribute to my retirement plan?

You can control your contributions in the following ways:

- You can contribute up to 60% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can make pretax, Roth contributions, Voluntary After-Tax, or a combination of the three, as long as your total contributions don’t exceed 60% of your salary or the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time, and your changes become effective as soon as administratively possible.
- You can enroll by logging in to LincolnFinancial.com/Rabobank.

Will my employer contribute to my retirement savings plan?

Your employer will contribute to your retirement savings through:

- A basic matching contribution: Your employer will match 50% of the first 6% of your eligible pay you contribute each pay period up to the IRS annual maximum.
- A safe harbor contribution: Your employer will contribute an amount equal to 3% of your eligible pay each pay period up to the IRS annual maximum.
- A discretionary profit sharing contribution: Your employer may contribute an additional 0% to 3% of your eligible pay up to the IRS annual maximum. You must be employed on December 31 of a plan year to receive the discretionary profit sharing contribution.

When am I fully vested in my retirement plan?

“Fully vested” means you have 100% ownership of the assets in your retirement plan account.

- You always have 100% ownership of contributions you make to the plan, including earnings and/or assets consolidated from another retirement plan.
- You always have 100% ownership of your employer’s basic matching contributions, including earnings.
- You always have 100% ownership of your employer’s safe harbor contributions, including earnings.
- You will have 100% ownership of your employer’s discretionary contributions, including earnings, according to the following schedule:

<table>
<thead>
<tr>
<th>Years of service</th>
<th>Vesting schedule</th>
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</thead>
<tbody>
<tr>
<td>Two or more years of service</td>
<td>100%</td>
</tr>
<tr>
<td>Less than two years of service</td>
<td>0%</td>
</tr>
</tbody>
</table>
What are my investment options?

You can choose from a wide variety of investment options to meet your retirement savings goal.

• **MAKE AN ALL-IN-ONE CHOICE** if you want one diversified portfolio managed for you.
• **MANAGE IT YOURSELF** and select your own portfolio of investments.
• **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the Qualified Default Investment Alternative (QDIA) selected by your employer. The QDIA is a target-date fund based on the year closest to when you’ll attain the normal retirement age established by the plan.

Can I consolidate accounts from my previous retirement plans?

You can consolidate assets from one or more previous retirement or plans. When determining whether consolidation is right for you, consider:

• Investment options in the old and new plans
• Investment expense within the old and new plans
• Services available to you within the old and new plans

Contact your financial representative for assistance in determining the course of action appropriate to your situation.

Can I access balances in my retirement savings account before retirement?

Your retirement plan account will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

**Loans**

You can take a loan for:

• General purposes
• The purchase of a primary residence

Please consult with your Human Resources department or the Lincoln Customer Contact Center for details on the availability of loans under your plan. Only one loan is allowed at a time. In addition, you may wish to check with the Lincoln Customer Contact Center for information about loan fees, repayment, and the pros and cons of borrowing from your retirement plan.

**Withdrawals**

You may take a distribution from certain available accounts upon:

• Severance from employment (Distribution may be subject to the premature 10% distribution penalty if taken prior to age 59½)
• Attainment of age 59½
• Financial hardship (Distribution may be subject to the premature 10% distribution penalty if taken prior to age 59½)
• Disability
• Death
• RMDs (Required Minimum Distributions)
• Attainment of normal retirement age

Any after-tax and rollover contributions can be withdrawn at any time.
Taxation of Roth distributions

If you have a Roth account, your distribution will be a qualified distribution (tax-free) if your Roth deferral or Roth rollover account has been in place for five (5) taxable years (from the year the first Roth contribution or the Roth rollover was made to the plan, whichever was first) and the distribution is made after one of the following:

- Attainment of age 59½
- Disability
- Death

If the distribution conditions above are not met, the earnings may be taxable and may be subject to a 10% early distribution penalty on the taxable portion of the distribution.

How can I access my account?

You can access and manage your retirement account anytime:
LincolnFinancial.com/Rabobank
800-234-3500

These highlights are a brief overview of the Cooperatieve Rabobank U.A. 401(k) Savings Plan and are not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions.

For any investment option in the plan, including an option that is part of an asset allocation portfolio, you may obtain a prospectus or similar document by requesting one from your employer, visiting your plan’s website, or calling a Lincoln Financial representative at 800-234-3500.

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 Lincoln Alliance® program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA, SIPC) and a retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

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.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.
The first decision to make regarding your retirement savings plan is simple but may be the most critical. You will need to decide how much money to save in the plan. To help you get started, Cooperatieve Rabobank U.A. 401(k) Savings Plan will automatically enroll you at a 6% contribution rate, unless you opt out of the plan or change your contribution rate. But you may want to consider setting your contributions at a higher rate. Here’s why: Your contributions represent the main fuel that generates the growth of your savings. In 2023, the IRS allows you to contribute up to $22,500 to your plan, $30,000 if you’re age 50 or older. (Amounts can vary by plan.) The more you save, the greater the potential accumulation over time. Starting early can make a big difference, too.

**One advantage of auto enrolling**

“Don’t put off until tomorrow what you can do today” is great advice, but it’s really great advice for retirement savers. Here’s a look at what one year of extra saving at $200 a month can do for you in 20, 30, and 40 years’ time.

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<th>Starting Age</th>
<th>Balance at age 65</th>
<th>One-Year Difference</th>
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<tr>
<td>25</td>
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<td>$182,428</td>
<td>$98,804</td>
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<td>45</td>
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<tr>
<td>65</td>
<td>$383,393</td>
<td>$24,039</td>
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This is a hypothetical illustration and is not indicative of any product or performance; it does not reflect any taxes due upon distribution or any fees associated with investing. Investment options are subject to market risk. It assumes $200 monthly contributions, 6% annual return, and retirement at age 65.

**Employer match** Your employer matches part of your contribution, so don’t leave money on the table! Try to contribute at least enough to qualify for the matching amount. Keep in mind that boosting your pretax contribution has less impact on take-home pay than you may think because the amount you contribute lowers your taxable income for the year. For example, if you’re in the 15% tax bracket, a $5,000 annual contribution reduces your take-home pay by only $4,250.
As a rule of thumb, try to put 10% – 15% of your income toward your retirement. It’s an easy-to-remember target, and the sooner you start to save, the likelier you may be to reach your financial goals. Check your progress by using the Contribution Planner at LincolnFinancial.com/ContributionPlanner.
Important investment information

Performance
When used as supplemental sales literature, investment information must be accompanied by this disclosure statement.

The performance data quoted represents past performance; past performance does not guarantee future results. Investment returns and principal value will fluctuate so your account balance, when redeemed, may be worth more or less than your original cost.

Current performance may be lower or higher than the performance data quoted. Instances of high double-digit returns are highly unusual and cannot be sustained. Investors should be aware that returns vary due to market conditions.

Participation in a collective trust (designated as “Trust”) in the name of the investment option is governed by terms of the trust and participation materials. An investor should carefully consider the investment objectives, risks, and charges and expenses of the collective trusts before investing. The participation materials contain this and other important information and should be read carefully before investing or sending money. Participation materials for any of the collective trusts in the program are available at 877-533-9710.

You may obtain a prospectus or similar document for each investment option in the plan by requesting one from your employer, visiting your plan’s website, or calling a Lincoln Financial representative at 800 234-3500.

When the fund’s inception date is less than 10 years, historical performance may not be available. When this is the case, extended performance has been calculated based on the oldest share class of the fund, adjusted for fees.

Please obtain mutual fund performance data for the most recent month end by visiting www.morningstar.com and requesting a quote using the appropriate ticker symbol.

Fund data is provided here by Morningstar, Inc.

Issuing Company
The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.

Fees and Expenses
Fees and expenses reduce the assets allocated to your investments under the Plan, ultimately lowering the net rate of return. In addition, the fees and expenses of the investment options in your Plan will negatively impact the net rate of return of those investments. Higher fees, of course, will impact the performance of your investments.

If the performance for an investment option reports a difference between the gross expense ratio and net expense ratio, please refer to the fund’s prospectus (mutual funds) or disclosure statement (collective investment trust), which may provide an explanation of applicable fee waivers.

Fee and expense information is based on information available as of 06/30/2023.

Benchmarks
A benchmark index gives the investor a point of reference for evaluating a fund’s performance. Each investment option in the Plan’s lineup is compared with a secondary index, based on its Morningstar Category. For example, all funds in the large-growth category are compared with the Russell Top 200 Growth index.

Investment Risk
Foreign securities portfolios/emerging markets portfolios: Portfolios that invest in foreign securities involve special additional risks. These risks include, but are not limited to: currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets can accentuate these risks.

Sector portfolios: Portfolios that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Nondiversified portfolios: Portfolios that invest in a single issuer or a few issuers involve additional risks, including share price fluctuations, because of the increased concentration of investment.

Small-cap portfolios: Portfolios that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Mid-cap portfolios: Portfolios that invest in companies with market capitalization below $10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-yield bond portfolios: Portfolios that invest in less-than-investment-grade-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility and increased risk of default.

REITs: The value of the shares of a REIT fund will fluctuate with the value of the underlying assets (real estate properties). There are special risk factors associated with REITs, such as interest rate risk and the illiquidity of the real estate market.

Fund Restrictions
Lincoln Stable Value Account -J67: Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Frequent trading policy: Transactions associated with market timing — such as frequent, large, or short-term transfers among investment options — can affect the underlying funds and their investments. Lincoln Financial therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant’s transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Fund-specific restrictions: Fund companies may have their own policies and procedures with respect to frequent purchases and redemptions of their respective shares, which may be more or less restrictive than the frequent trading policies and procedures of other investment options and of the Lincoln Financial Market Timing Policy. For example, when funds adopt a purchase blocking policy and you transfer an amount in excess of the fund’s imposed limit from that investment, you will be restricted from investing back into that investment for a specified period of time. For more information on frequent purchase and redemption policies, please refer to the fund’s prospectus or similar document.
## Performance and fee overview

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<th>Country</th>
<th>Fund Code</th>
<th>Incpt. Date</th>
<th>YTD</th>
<th>One Year</th>
<th>Three Years</th>
<th>Five Years</th>
<th>Ten Years</th>
<th>Since Incpt.</th>
<th>Gross</th>
<th>Net</th>
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<td>RERGX</td>
<td>05/09</td>
<td>12.25</td>
<td>15.80</td>
<td>5.47</td>
<td>4.29</td>
<td>6.30</td>
<td>7.86</td>
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<td>FPADX</td>
<td>09/11</td>
<td>5.30</td>
<td>1.46</td>
<td>2.07</td>
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<td>FXAIX</td>
<td>05/11</td>
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<td>19.57</td>
<td>14.59</td>
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<td>12.85</td>
<td>12.51</td>
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### Balanced/Allocation (continued)

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<th>YTD</th>
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<th>Three Years</th>
<th>Five Years</th>
<th>Ten Years</th>
<th>Since Incept.</th>
<th>Gross</th>
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<td><strong>American Funds 2055 Trgt Date Retire R6</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
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### Bond

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<th>YTD</th>
<th>One Year</th>
<th>Three Years</th>
<th>Five Years</th>
<th>Ten Years</th>
<th>Since Incept.</th>
<th>Gross</th>
<th>Net</th>
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<tbody>
<tr>
<td><strong>Baird Core Plus Bond Inst</strong></td>
<td>BCOIX</td>
<td>09/00</td>
<td>2.59</td>
<td>0.48</td>
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<td>Intermediate Core-Plus Bond</td>
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### Cash/Stable Value

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<th>Gross</th>
<th>Net</th>
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<tr>
<td><strong>Lincoln Stable Value Account -J67</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td>Current rate of return: 1.94%</td>
<td>Term: Quarterly</td>
<td>Guaranteed Minimum Interest Rate: 1.75%</td>
<td>05/83</td>
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Target-risk Disclosures

1 Asset allocation does not ensure a profit, nor protect against loss in a declining market.

2 Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

3 The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target date funds make no changes in asset allocations after the target date is reached; other target date funds continue to make asset allocation changes following the target date (see prospectus for the fund’s allocation strategy). The principal value is not guaranteed at any time, including at the target date.

4 Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social, and economic instability.

5 Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.

6 Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.

7 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund (or account).

8 Each Profile Fund is operated as a fund of funds which invests primarily in other funds rather than in individual securities. Funds of this nature may be more expensive than other investment options. The Profile Funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.

9 An index is unmanaged, and one cannot invest directly in an index.

10 Social Awareness funds only invest in companies that meet socially responsible criteria, so exposure to certain industry sectors may be greater or less than similar funds or market indexes, and thereby may lead to performance differences.

11 The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.
Investment risks

The following information reflects a complete listing of current investment risk disclosures. For more information on investment risks, log in to your account at LincolnFinancial.com/Retirement.

International
Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political or regulatory risk, currency exchange rate changes, differences in accounting, and the limited availability of information.

Small & mid cap
Funds that invest in small and/or midsize company stocks may be more volatile and involve greater risk, particularly in the short term, than those investing in larger, more established companies.

Money market funds
You can lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share (or, for the LVIP Government Money Market Fund, at $10.00 per share), it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund’s sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Index
An index is unmanaged, and one cannot invest directly in an index. Indexes do not reflect the deduction of any fees.

Sector funds
Funds that target exposure to one region or industry may carry greater risk and higher volatility than more broadly diversified funds.

Bonds
The return of principal in bond funds is not guaranteed. Bond funds have the same interest rate, inflation, credit, duration, prepayment and market risks that are associated with the underlying bonds owned by the fund or account.

Asset allocation
Asset allocation does not ensure a profit or protect against loss in a declining market.

High-yield or mortgage-backed funds
High-yield funds may invest in high-yield or lower rated fixed income securities (junk bonds) or mortgage-backed securities with exposure to subprime mortgages, which may experience higher volatility and increased risk of nonpayment or default.

REIT
A real estate investment trust (REIT) involves risks such as refinancing, economic conditions in the real estate industry, declines in property values, dependency on real estate management, changes in property taxes, changes in interest rates and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

Emerging markets
Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability, all of which are magnified in emerging markets.

Fund of funds
Each fund is operated as a fund of funds that invests primarily in one or more other funds, rather than in individual securities. A fund of this nature may be more expensive than other investment options because it has additional levels of expenses. From time to time, the fund’s advisor may modify the asset allocation to the underlying funds and may add new funds. A fund’s actual allocation may vary from the target strategic allocation at any point in time. Additionally, the fund’s advisor may directly manage assets of the underlying funds for a variety of purposes.

S&P
The index to which this fund is managed is a product of S&P Dow Jones Indices LLC (SPDJI) and has been licensed for use by one or more of the portfolio’s service providers (licensees). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the licensee. S&P®, S&P GSCI® and the Index are trademarks of S&P and have been licensed for use by SPDJI and its affiliates and sublicensed for certain purposes by the licensee. The Index is not owned, endorsed, or approved by or associated with any additional third party. The licensee’s products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or their third party licensors, and none of these parties or their respective affiliates or third party licensors make any representation regarding the advisability of investing in such products, nor do they have liability for any errors, omissions, or interruptions of the Index.

Feeder funds
This fund operates under a master-feeder structure. The fund invests all its assets in a separate mutual fund (the master fund) that, in turn, purchases investment securities. Funds of this nature may be more expensive than other investment options. Performance, if shown, is from the inception date of each master fund that was purchased by the applicable LVIP American Fund (i.e., the feeder fund in the master-feeder fund structure). Performance information shown is that of each master fund, as adjusted for the feeder fund expenses, including the fees and expenses of the Service Class II shares and product fees. The performance information shown is not the feeder fund’s own performance, and it should not be considered as indicative of past or future performance or as a substitute for the fund’s performance.

Multimanager
For those funds that employ a multimanager structure, the fund’s advisor is responsible for overseeing the subadvisors. While the investment styles employed by the fund’s subadvisors are intended to be complementary, they may not, in fact, be complementary. A multimanager approach may result in more exposure to certain types of securities risks and in higher portfolio turnover.

Commodities
Exposure to the commodities markets may subject the fund to greater volatility than investments in traditional securities, particularly if the investments involve leverage. This fund will typically seek to gain exposure to the commodities markets by investing in commodity-linked derivative instruments, swap transactions, or index- and commodity-linked “structured” notes. These instruments may subject the fund to greater volatility than investments in traditional securities. A commodities fund may be non-diversified, which means it may incur greater risk by concentrating its assets in a smaller number of issuers than a diversified fund.

Ultrashort bond funds
During periods of extremely low short-term interest rates, the fund may not be able to maintain a positive yield and, given a historically low interest rate environment, may experience risks associated with rising rates.

Collective trusts
Collective trusts are non-deposit investment products, which are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency.

Exchange-traded funds
Exchange-traded funds (ETFs) in this lineup are available through collective trusts or mutual funds. Investors cannot invest directly in an ETF.
Target-date funds
The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target-date funds make no changes in asset allocation after the target date is reached; other target-date funds continue to make asset allocation changes following the target date. (See the prospectus for the fund’s allocation strategy.) The principal value is not guaranteed at any time, including at the target date. An asset allocation strategy does not guarantee performance or protect against investment losses. A “fund of funds” may be more expensive than other types of investment options because it has additional levels of expenses.

Macquarie Investment Management
Investments in Delaware VIP Series, Delaware Funds, LVIP Delaware Funds or Lincoln Life accounts managed by Macquarie Investment Management Advisers, a series of Macquarie Investments Management Business Trust, are not and will not be deposits with or liabilities of Macquarie Bank Limited ABN 46008 583 542 and its holding companies, including their subsidiaries or related companies, and are subject to investment risk, including possible delays in prepayment and loss of income and capital invested. No Macquarie Group company guarantees or will guarantee the performance of the series of funds or accounts, the repayment of capital from the series or funds or account, or any particular rate of return.

Risk management strategy
The fund’s risk management strategy is not a guarantee, and the fund’s shareholders may experience losses. The fund employs hedging strategies designed to provide downside protection during sharp downward movements in equity markets. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to other unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.

Managed volatility strategy
The fund’s managed volatility strategy is not a guarantee, and the fund’s shareholders may experience losses. The fund employs hedging strategies designed to reduce overall portfolio volatility. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to other unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.

Alternative funds
Certain funds (sometimes called “alternative funds”) expect to invest in (or may invest in some) positions that emphasize alternative investment strategies and/or nontraditional asset classes and, as a result, are subject to the risk factors of those asset classes and/or investment strategies. Some of those risks may include general economic risk, geopolitical risk, commodity-price volatility, counterparty and settlement risk, currency risk, derivatives risk, emerging markets risk, foreign securities risk, high-yield bond exposure, index investing risk, exchange-traded notes risk, industry concentration risk, leveraging risk, real estate investment risk, master limited partnership risk, master limited partnership tax risk, energy infrastructure companies risk, sector risk, short sale risk, direct investment risk, hard assets sector risk, active trading and “overlay” risks, event-driven investing risk, global macro strategies risk, temporary defensive positions and large cash positions. If you are considering investing in alternative investment funds, you should ensure that you understand the complex investment strategies sometimes employed and be prepared to tolerate the risks of such asset classes. For a complete list of risks, as well as a discussion of risk and investment strategies, please refer to the fund’s prospectus. The fund may invest in derivatives, including futures, options, forwards and swaps. Investments in derivatives may cause the fund’s losses to be greater than if it invested only in conventional securities and can cause the fund to be more volatile. Derivatives involve risks different from, or possibly greater than, the risks associated with other investments. The fund’s use of derivatives may cause the fund’s investment returns to be impacted by the performance of securities the fund does not own and may result in the fund’s total investment exposure exceeding the value of its portfolio.

Dow Jones
Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones). The trademark has been licensed to S&P Dow Jones Indices LLC and has been sublicensed for use for certain purposes by First Trust Advisors L.P. The product is not sponsored, endorsed, sold or promoted by S&P, and S&P makes no representation regarding the advisability of purchasing the product.

S&P EWI
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Manager of managers funds
Subject to approval of the fund’s board, Lincoln Investment Advisors Corporation (LIAC) has the right to engage or terminate a subadvisor at any time, without a shareholder vote, based on an exemptive order from the Securities and Exchange Commission. LIAC is responsible for overseeing all subadvisors for funds relying on this exemptive order.

Private equity
The fund is subject to certain underlying risks that affect the listed private equity companies in which the fund invests. These underlying risks may include, but are not limited to, additional liquidity risk, industry risk, non-U.S. security risk, currency risk, valuation risk, credit risk, managed portfolio risk and derivatives risk. There are inherent risks in investing in private equity companies, as little public information generally exists for private and thinly traded companies, and there is a risk that investors may not be able to make fully informed investment decisions. Listed private equity companies may have relatively concentrated portfolios, which may lead to more volatility. Certain fund investments may be exposed to liquidity risk due to low trading volume, lack of a market maker or legal restrictions limiting the availability of the fund to sell particular securities at any given price and/or time. As a result, these securities may be more difficult to value.

YourPath®
The target date is the approximate date when investors plan to retire or start withdrawing their money. These target-date collective investment trusts may continue to make asset allocation changes following the target date. (See the fact sheets for the allocation strategy.) The principal value is not guaranteed at any time, including at the target date. A group annuity contract issued by The Lincoln National Life Insurance Company provides the stable value option in the collective trust. An asset allocation strategy does not guarantee performance or protect against investment losses. A target date collective trust may be more expensive than other types of investment options because it has additional levels of expenses. Collective trusts are non-deposit investment products, which are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board or any other government agency.

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International developed capital strength
NASDAQ® and The International Developed Capital Strength Index℠ are registered trademarks of NASDAQ, Inc. (collectively with its affiliates “NASDAQ®”). The trademarks have been licensed for use for certain purposes by First Trust Advisors L.P. and First Trust International Developed Capital Strength Portfolio. The portfolio is not sponsored, endorsed, sold or promoted by NASDAQ, and NASDAQ makes no representation regarding the advisability of purchasing the portfolio.
Cooperatieve Rabobank U.A. 401(k) Savings Plan

Request for a Rollover

Plan Information

Carefully read the rollover notice you received from your distributing plan before you complete the following sections on the Request for a Rollover. The choices you make will affect the taxes you owe.

Your rollover will be deposited into the investment elections you have on file. If you do not have investment elections on file, your rollover will be deposited into the Qualified Default Investment Alternative designated by your employer.

Step A: Participant Information

Information provided on this form will be used exclusively for administering your account and sending financial documents and information related to your plan.

Name: ___________________________________________ SSN#: _______ - _____ - ______

First Middle Last Suffix (i.e., Jr., Sr.)

Address: _______________________________________

Street City State ZIP

Birth Date: _______________ □ Married □ Male Daytime Phone: ______________________

□ Not married □ Female Evening Phone: ______________________

Date of hire: _______________ E-mail address: ______________________

Step B: What was your former plan (Complete all of Step B)

Amount of rollover: □ $______________ or □ _______________

I am requesting a rollover of my existing:

□ Pretax contributions from a 401(a) □ Roth contributions from a 401(k)

□ Pretax contributions from a 401(k) □ Pretax contributions from a 403(b)

□ Pretax contributions from a 457(b) Gov □ Pretax contributions from an IRA

If your rollover includes Roth contributions, indicate total Roth contributions $______________ and earnings $______________.

Year of first contribution ________________.

Note: After-tax rollovers are not allowed for this plan.

My current account is with (check one): □ Lincoln □ Other

Former employer's name: ___________________________ Daytime Phone: ___________________________

Previous Account Number(s): ___________________________

Name of annuity provider, custodian or trustee: ___________________________

Contact person: ___________________________ E-mail address: ___________________________

Daytime Phone: ___________________________ Address: ___________________________

Street City State ZIP

You must provide one of the following forms of documentation in order to process your rollover:

□ Copy of most recent statement from the prior plan

(Documentation must clearly confirm type of plan, i.e., 401(k), 403(b), 457(b) governmental plan or IRA)

□ Letter from prior plan sponsor indicating the type of plan where rollover originated

□ Copy of prior plan sponsor’s IRS determination letter

Failure to provide one of the above forms of supporting information will delay the processing of your rollover request until such supporting information is received.
Request for a Rollover

Step C: Signatures

Participant

By signing below, I certify that:

- I have read, understand and agree to the terms on this form, the disclosures outlined and the distribution restrictions contained in the enrollment booklet.
- This transaction contains only eligible rollover dollars.
- I have read and understand the rollover notice I received from my distributing plan.
- I request to have this transaction processed immediately. I understand that my participation, including my rollover contribution and any associated earnings, will be governed by the provisions contained in the receiving retirement plan.
- This rollover was transferred within 60 days after I received such payment, if applicable.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organization affiliated with the Lincoln Alliance® program.
- I understand that I can make changes to my investment options at LincolnFinancial.com or by calling the Lincoln Alliance® program Customer Contact Center at 800-234-3500.

Your Signature
Date

Retirement Consultant name:
Agent Code (if any)

Trustee Acceptance

Be advised that the Lincoln Financial Group Trust Company, Inc. is acting as trustee/custodian and is willing to accept the proceeds from the above-referenced plan or account into the trust/custodial account, in the Lincoln Alliance® program.

Return this form to:
Cooperatieve Rabobank, U.A.
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876
Or fax to: 260-455-9975

Instructions for former provider

Please make check payable to:
Lincoln Financial Group Trust Company, Inc.
For the benefit of: Participant Name/SSN
Please mail check to:
Cooperatieve Rabobank, U.A.
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876

Important Information

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 Trust Company, Inc. (a New Hampshire company) is a wholly owned subsidiary of Lincoln Retirement Services Company, LLC.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Retirement Services Company, LLC, and Lincoln Financial Advisors Corporation, herein separately and collectively referred to as (“Lincoln”).

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.
Cooperatieve Rabobank U.A. 401(k) Savings Plan
Qualified Default Investment Alternative (QDIA) Employee Notice

Purpose of this notice
Cooperatieve Rabobank, U.A. maintains Cooperatieve Rabobank U.A. 401(k) Savings Plan to help you attain financial security during your retirement years. As a plan participant, you decide how your retirement plan dollars are invested in the investment alternatives available in the plan. If you do not make an investment election, your contributions are invested in the Qualified Default Investment Alternative (QDIA).

This QDIA employee notice:
1. Describes when the QDIA is used
2. Provides details regarding the selected QDIA
3. Outlines your right to direct the investment of your plan dollars to other investments available in the plan or to elect not to have contributions withheld from your pay, if applicable
4. Explains where additional information about those additional investment alternatives can be obtained

Keep this disclosure with your Summary Plan Description and other retirement plan documents.

When the default investment alternative will be used:
You can invest your plan dollars in any of the investment alternatives available in your plan. In the absence of an investment election, your future contributions will be invested in the plan’s QDIA under any of the following circumstances:
• You have made a salary reduction election without an investment election.
• An employer contribution has been made on your behalf but you have not provided an investment election.
• The plan contains an automatic enrollment feature and you did not provide an investment election during the notice period. Therefore, 6% of your eligible compensation will be contributed to the plan as an elective contribution. You have the right to elect not to have such automatic contributions made to the plan on your behalf and the right to elect to have such automatic contributions made at a different percentage. Please contact the Plan Administrator for more information.
• You have made investment elections that do not equal 100% or you have elected an investment that is no longer available in the plan.

If assets in your plan account are invested in the plan’s QDIA, you can direct the investment of those assets to any other investment alternative under the plan. Please see “Investment Elections” later in this notice for more information on making investment elections.

Your employer has chosen target-date funds, based on date of retirement, as the plan’s QDIA:
The plan’s QDIA is the appropriate target-date fund, based on the year of normal retirement as determined by your Plan. Each fund contains a combination of bond-based and stock-based funds and targets a period that contains the year in which you attain normal retirement age.
<table>
<thead>
<tr>
<th>Investment name</th>
<th>Fund ID</th>
<th>Retirement Year</th>
<th>Net fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Funds 2010 Trgt Date Retire R6</td>
<td>RFFTX</td>
<td>Prior to 2013</td>
<td>0.28000%</td>
</tr>
<tr>
<td>American Funds 2015 Trgt Date Retire R6</td>
<td>RFJTX</td>
<td>2013 to 2017</td>
<td>0.30000%</td>
</tr>
<tr>
<td>American Funds 2020 Trgt Date Retire R6</td>
<td>RRCTX</td>
<td>2018 to 2022</td>
<td>0.30000%</td>
</tr>
<tr>
<td>American Funds 2025 Trgt Date Retire R6</td>
<td>RFDTX</td>
<td>2023 to 2027</td>
<td>0.32000%</td>
</tr>
<tr>
<td>American Funds 2030 Trgt Date Retire R6</td>
<td>RFETX</td>
<td>2028 to 2032</td>
<td>0.33000%</td>
</tr>
<tr>
<td>American Funds 2035 Trgt Date Retire R6</td>
<td>RFFTX</td>
<td>2033 to 2037</td>
<td>0.35000%</td>
</tr>
<tr>
<td>American Funds 2040 Trgt Date Retire R6</td>
<td>RFGTX</td>
<td>2038 to 2042</td>
<td>0.36000%</td>
</tr>
<tr>
<td>American Funds 2045 Trgt Date Retire R6</td>
<td>RFGTX</td>
<td>2043 to 2047</td>
<td>0.37000%</td>
</tr>
<tr>
<td>American Funds 2050 Trgt Date Retire R6</td>
<td>RFITX</td>
<td>2048 to 2052</td>
<td>0.38000%</td>
</tr>
<tr>
<td>American Funds 2055 Trgt Date Retire R6</td>
<td>RFTTX</td>
<td>2053 to 2057</td>
<td>0.38000%</td>
</tr>
<tr>
<td>American Funds 2060 Trgt Date Retire R6</td>
<td>RFUTX</td>
<td>2058 to 2062</td>
<td>0.38000%</td>
</tr>
<tr>
<td>American Funds 2065 Trgt Date Retire R6</td>
<td>RFVTX</td>
<td>2063 and After</td>
<td>0.38000%</td>
</tr>
</tbody>
</table>

**Net fees** as of 06/30/2023

*Net fees represent the net expense ratio. The net expense ratio is the total annual operating expense, minus any applicable fund company expense waivers or reimbursements.

- **Fund Name / ID: American Funds 2010 Trgt Date Retire R6 (RFFTX)**
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

- **Fund Name / ID: American Funds 2015 Trgt Date Retire R6 (RFJTX)**
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
• Fund Name / ID: American Funds 2020 Trgt Date Retire R6 (RRCTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2025 Trgt Date Retire R6 (RFDTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2030 Trgt Date Retire R6 (RFETX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2035 Trgt Date Retire R6 (RFFTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
• Fund Name / ID: American Funds 2040 Trgt Date Retire R6 (RFGTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2045 Trgt Date Retire R6 (RFHTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2050 Trgt Date Retire R6 (RFITX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

• Fund Name / ID: American Funds 2055 Trgt Date Retire R6 (RFKTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.
• Fund Name / ID: American Funds 2060 Trgt Date Retire R6 (RFUTX)

  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.


• Fund Name / ID: American Funds 2065 Trgt Date Retire R6 (RFVTX)

  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.


For a more detailed description of the various types of instruments in which the fund may invest and their associated risks, please refer to the fund’s prospectus available through your online participant account at LincolnFinancial.com.

Investment elections

You may direct the investment of your existing plan account balance and future contributions as follows:

• You may change investment elections for your future contributions.
• You may change investment elections for your existing account balances, including assets invested in the plan’s QDIA.

If you default into the plan and subsequently change investment allocations for existing assets, your current assets and future contributions will both be redirected to the new investment options.

To direct the investment of plan account contributions or assets, make investment elections in the following manner:

For new participants: You may complete online enrollment at LincolnFinancial.com.*

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.

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”.

PAD-4974839-093022
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.

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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.
What Does Lincoln Financial Group Do with Your Personal Information?

The Lincoln Financial Group companies are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

We are committed to the responsible use of information and protecting individual privacy rights. As such, we look to leading data protection standards to guide our privacy program. These standards include collecting data through fair and lawful means, such as obtaining your consent when appropriate.

Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this carefully to understand what we do.

Information We May Collect and Use

We collect personal information about you:

• to help us identify you as a consumer, our customer or our former customer;
• to process your requests and transactions;
• to offer investment, insurance, retirement and other financial services to you;
• to pay your claim;
• to analyze in order to enhance our products and services;
• to tell you about our products or services we believe you may want and use; and
• as otherwise permitted by law.

The types of personal information we collect depend on your relationship and on the products or services you request and may include the following:

• Information from you: When you submit your application or other forms, you give us information such as your name; address; Social Security number; your financial health; and employment history. We may also collect voice recordings or biometric data for use in accordance with applicable law.

• Information about your transactions: We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; payment details and your payment and claims history.

• Information from outside our family of companies: If you are applying for or purchasing insurance products, we may collect information from consumer reporting agencies, such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information (such as medical information, retirement information, and information related to Social Security benefits), from other individuals or businesses.

• Information from your employer: If your employer applies for or purchases group products from us, we may obtain information about you from your employer or group representative in order to enroll you in the plan.

When you are no longer our customer, we continue to share your information as described in this notice.

How We Share and Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They may use this information:

• to process transactions you, your employer, or your group representative have requested;
• to provide customer service;
• to analyze in order to evaluate or enhance our products and services;
• to gain customer insight; to provide education and training to our workforce and customers; and/or
• to inform you of products or services we offer that you may find useful.
Our service providers may or may not be affiliated with us. Affiliates are companies related by common ownership or control. Nonaffiliates are companies not related by common ownership or control. They include:

- Financial service providers: third party administrators; broker-dealers; insurance agents and brokers; registered representatives; reinsurers and other financial services companies with which we have joint marketing agreements. A joint marketing agreement is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include, but are not limited to, insurance providers and financial technology solutions.
- Non-financial companies and individuals: consultants; vendors; and companies that perform marketing services on our behalf.

Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law. We may execute agreements with our service providers that permit the service provider to process your personal information outside of the United States, when not prohibited by our contracts and permitted by applicable law.

When you apply for one of our products:

- We may share information about your application with credit bureaus.
- We may provide information to group policy owners or their designees (for example, to your employer for employer-sponsored plans and their authorized service providers).
- We may provide information to regulatory authorities, law enforcement officials, and to other nonaffiliated or affiliated parties as permitted by law.
- In the event of a sale of all or part of our businesses, we may share customer information as part of the sale.
- We do not sell or release your information to outside marketers who may want to offer you their own products and services unless we receive your express consent; nor do we release information we receive about you from a consumer reporting agency.

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Lincoln chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Lincoln share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We Don’t Share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Federal law gives you the right to limit only:

- sharing for our affiliates’ everyday business purposes – information about your creditworthiness;
- sharing for our affiliates to market to you; and
- sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing. California residents can review our CCPA Privacy Notice located at https://www.lincolnfinancial.com/public/general/privacy/californiaprivacynotice.
Security of Information
We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees are authorized to access your information only when they need it to perform their job responsibilities. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

Your Rights Regarding Your Personal Information
This Privacy Notice describes how you can exercise your rights regarding your personal information. Lincoln complies with all applicable laws and regulations regarding the provision of personal information. The rights provided to you in this Privacy Notice will be administered in accordance with your state's specific laws and regulations.

Access to personal information: You must submit a written request to receive a copy of your personal information. You may see your personal information in person, or you may ask us to send you a copy of your personal information by mail or electronically, whichever you prefer. We will need to verify your identity before we process the request. Within 30 business days of receiving your request, we will, depending on the specific request you make, (1) inform you of the nature and substance of the recorded personal information we have about you; (2) permit you to obtain a copy of your personal information; and (3) provide the identity (if recorded) of persons to whom we disclosed your personal information within two years prior to the request (if this information is not recorded, we will provide you with the names of those insurance institutions, agents, insurance support organizations or other persons to whom such information is normally disclosed). If you request a copy of your information by mail, we may charge you a fee for copying and mailing costs.

Changes to personal information: If you believe that your personal information is inaccurate or incomplete, you may ask us to correct, amend, or delete the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days from the date we receive your request.

If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received your personal information within the past two years. We will also send the updated information to any insurance support organization that gave us the information and any insurance support organization that systematically received personal information from us within the prior 7 years unless that support organization no longer maintains your personal information.

If we deny your request to correct, amend or delete your information, we will provide you with the reasons for the denial. You may write to us and concisely describe what you believe our records should say and why you disagree with our denial of your request to correct, amend, or delete that information. We will file this communication from you with the disputed information, identify the disputed information if it is disclosed, and provide notice of the disagreement to the persons and in the manner described in the paragraph above.

Basis for adverse underwriting decision: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

If you would like to act upon your rights regarding your personal information, please provide your full name, address and telephone number and either email your inquiry to our Data Subject Access Request Team at DSAR@lfg.com or mail to: Lincoln Financial Group, Attn: Corporate Privacy Office, 1301 South Harrison St., Fort Wayne, IN 46802. The DSAR@lfg.com email address should only be used for inquiries related to this Privacy Notice. For general account service requests or inquiries, please call 1-877-ASK-LINC.

*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company  Lincoln Life & Annuity Company of New York
Lincoln Financial Distributors, Inc.  Lincoln Life Assurance Company of Boston
Lincoln Financial Group Trust Company  Lincoln Retirement Services Company, LLC
Lincoln Investment Advisors Corporation  Lincoln Variable Insurance Products Trust
                  The Lincoln National Life Insurance Company
Risk assessment questionnaire

Lincoln Alliance® program

Investment mix guidelines

Determining the type of investor you are may help you create an asset allocation strategy that's right for you. This quiz was designed to help you estimate your investment risk tolerance based on your ability and willingness to assume certain investment risks.

Circle your answers. Then add up your score to find out what type of investor you may be. Consider examining your asset allocation once a year to see if it still fits your personal situation.

Risk tolerance questionnaire

Ability to take risk

1. My current age is:
   a. Over 70 (1 point)
   b. 60 to 70 (3 points)
   c. 46 to 59 (7 points)
   d. 45 or younger (10 points)

2. I plan to withdraw money from my retirement plan account in:
   a. Less than 5 years (1 point)
   b. 5 to 9 years (3 points)
   c. More than 15 years (8 points)
   d. 10 to 15 years (6 points)

3. I should have enough savings and stable/guaranteed income (that is, Social Security, pension, retirement plan, annuities) to maintain my planned standard of living in retirement:
   a. Not confident (1 point)
   b. Somewhat confident (2 points)
   c. Confident (4 points)
   d. Very Confident (6 points)

Willingness to take risk

4. The following statement best describes my willingness to take risk:
   a. I'm more concerned with avoiding loss in my account value than with experiencing growth. (1 point)
   b. I desire growth of my account value, but I'm more concerned with avoiding losses. (3 points)
   c. I'm concerned with avoiding losses, but this is outweighed by my desire to achieve growth. (5 points)
   d. To maximize the chance of experiencing high growth, I'm willing to accept losses. (7 points)

5. If I invested $100,000 and my portfolio value decreased to $70,000 in just a few months, I would:
   a. Be very concerned and sell my investments (1 point)
   b. Be somewhat concerned and consider allocating to lower risk investments (2 points)
   c. Be unconcerned about the temporary fluctuations in my returns (4 points)
   d. Invest more in my current portfolio (5 points)

The risk assessment questionnaire is provided for educational and/or informational purposes only and does not constitute investment advice.
6. My assets (excluding home and car) are invested in:
   a. I don’t know how my assets are invested (1 point)
   b. My pension, certificates of deposit (CDs), annuities, IRA, and savings accounts (2 points)
   c. A mix of stocks and bonds, including mutual funds (3 points)
   d. Stocks or stock mutual funds (4 points)

**Risk tolerance scoring**
Add up your total score from the six questions.

<table>
<thead>
<tr>
<th>Potential investor type</th>
<th>Conservative</th>
<th>Moderately conservative</th>
<th>Moderate</th>
<th>Moderately aggressive</th>
<th>Aggressive</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. stock</td>
<td>15% – 30%</td>
<td>30% – 35%</td>
<td>35% – 50%</td>
<td>50% – 55%</td>
<td>55% – 60%</td>
</tr>
<tr>
<td>International stock</td>
<td>5% – 10%</td>
<td>10% – 15%</td>
<td>15% – 20%</td>
<td>20% – 25%</td>
<td>25% – 30%</td>
</tr>
<tr>
<td>Fixed income (Includes bonds and cash/stable value options)</td>
<td>60% – 80%</td>
<td>50% – 60%</td>
<td>30% – 50%</td>
<td>20% – 30%</td>
<td>10% – 20%</td>
</tr>
</tbody>
</table>

Please note: Specialty funds, including balanced/allocation, real estate, and commodities, should be added at the discretion of the participant and are not reflected in these asset allocations.

**Investment styles**

<table>
<thead>
<tr>
<th>Potential investor type</th>
<th>Conservative</th>
<th>Moderately conservative</th>
<th>Moderate</th>
<th>Moderately aggressive</th>
<th>Aggressive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggressive growth, growth, and growth income</td>
<td>20%</td>
<td>40%</td>
<td>60%</td>
<td>70%</td>
<td>90%</td>
</tr>
<tr>
<td>Stability of principal and current income</td>
<td>80%</td>
<td>60%</td>
<td>40%</td>
<td>30%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Please note: Company stock, asset allocation, and other funds should be added at the discretion of the participant and are not reflected in the investment styles listed above.

**Fund selections can be based on asset class allocations or investment styles. Review breakdowns shown in the chart to see what works best for you.**

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