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

<table>
<thead>
<tr>
<th>Years of service</th>
<th>Contribution rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 or more years of service</td>
<td>100%</td>
</tr>
<tr>
<td>Less than 2 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 my Rabobank account and my previous retirement plans?

You can consolidate assets from one or more previous retirement plans to create an integrated savings strategy. **With this option, you have the ability to:**
- Manage all of your assets in one place.
- Get a single, consolidated quarterly statement.
- Access account information with a single, toll-free number or a single website.
- Get a potentially broader array of investment choices and account types.
- Get help and educational assistance for all of your accounts.

Can I access balances in my retirement savings account prior to 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 of pretax balances**

You can take a qualified (penalty-free) distribution from certain pretax balances when you reach age 59½ or become disabled. And, upon your death, your beneficiary can take a qualified distribution.

**Withdrawals of Roth balances**

You also can take a penalty-free, tax-free withdrawal from your Roth retirement savings if your first Roth contribution was at least five years ago and you’re at least age 59½.

If you take a distribution prior to age 59½ and your first Roth contribution was made less than five years ago, you may owe additional federal penalty taxes. Consult with your tax advisor before withdrawing any money from your account.

How can I access my account?

You can access and manage your retirement account any time:
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) and an affiliate of Lincoln Financial Group, 1300 S. Clinton 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.

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 2018, the IRS allows you to contribute up to $18,500 to your plan, $24,500 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.

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.
Every little bit counts

Even a small increase in your workplace retirement plan deferral rate can make a big difference in the size of your savings. Say you’re 30 years old, earn an annual salary of $52,000, and get paid biweekly. Deferring 2% of your salary to your plan may reduce your take-home pay by $16, but by age 65 you could potentially accumulate more than $161,000 in retirement savings. Defer another 2% and you could gain another $161,000. This chart shows the impact saving 2% more can make.

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.

Morningstar Information
Expressed in percentage terms, Morningstar’s calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during that month, and dividing by the starting price. Reinvestments are made using the actual reinvestment price, and daily payoffs are reinvested monthly.

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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 09/30/2018.

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 assets 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 and may be less liquid than 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-J63: 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

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

**Fees Average Annual Total Returns as of 09/30/2018**

<table>
<thead>
<tr>
<th>Fund ID</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>-2.65</td>
<td>1.47</td>
<td>9.93</td>
<td>6.20</td>
<td>6.83</td>
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<td>MSCI ACWI Ex USA Growth NR USD</td>
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<td>-2.54</td>
<td>3.08</td>
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<td>5.74</td>
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<td>Diversified Emerging Mkts</td>
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<tr>
<td>MSCI EM NR USD</td>
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<td>-7.68</td>
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<td>Franklin Growth R6</td>
<td>FIFRX</td>
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<td>14.13</td>
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<td>17.09</td>
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<td>Mid-Cap Growth</td>
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<td><strong>Balanced/Allocation</strong></td>
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### Balanced/Allocation (continued)

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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 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).

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 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.

7 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.

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 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.
Cooperatieve Rabobank U.A. 401(k) Savings Plan
Request for a Rollover

Section I  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.

If you have investment elections on file and do not correctly complete Section II of this form, your rollover will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, 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: ___________________________ Daytime Phone: ______________________

E-mail address: ___________________________

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.

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.
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. In addition, my investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations affiliated with the Lincoln Alliance® program and are solely for my benefit, based on my investment elections in Step D of this form.
• 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.

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

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

Request for a Rollover

Section II Investment Information

PLEASE PRINT CLEARLY

Step D: Decide how to invest

Name: ___________________________ SSN#: _______ - _____ - _____

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

INVESTMENT ELECTIONS:

NOTE: If you have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the Qualified Default Investment Alternative designated by your employer. You will then be able to move your assets out of that investment option.

☐ I want to apply my transfer amount to my current investment elections on file.

☐ Make an all-in-one choice - This election applies to all contribution types

Choose only one Make an all-in-one choice option at 100%. Do not complete any other section in Decide how to invest.

Target-date funds

☐ 100% American Funds 2010 Trgt Date Retire R5E
☐ 100% American Funds 2015 Trgt Date Retire R5E
☐ 100% American Funds 2020 Trgt Date Retire R5E
☐ 100% American Funds 2025 Trgt Date Retire R5E
☐ 100% American Funds 2030 Trgt Date Retire R5E
☐ 100% American Funds 2035 Trgt Date Retire R5E
☐ 100% American Funds 2040 Trgt Date Retire R5E
☐ 100% American Funds 2045 Trgt Date Retire R5E
☐ 100% American Funds 2050 Trgt Date Retire R5E
☐ 100% American Funds 2055 Trgt Date Retire R5E
☐ 100% American Funds 2060 Trgt Date Retire R5E

Rebalancing is handled for you. When you select a portfolio, your account balances will be automatically rebalanced periodically. The rebalancing process is based on the portfolio’s investment mix and objectives. Please note: If your current investment elections include an auto-rebalance feature and you elect to roll over money into different investment elections, all of your investment options will be included in the next scheduled rebalance.

Continue to the next page for "Manage it yourself"
Manage it yourself. This election applies to all contribution types.

Do not complete Manage it yourself if you completed another section in Decide how to invest.

Use this section to indicate your asset allocations. Your percentages must add up to 100% in increments of 1%.

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<th>Percentages</th>
<th>Investment Options</th>
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All investment percentages must equal 100% 100% = Total

Participant signature

By signing below, I certify that:

- I have read and understand the Investment Elections in Step D.
- I authorize my transferred assets to be invested in the retirement plan in the manner indicated above.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations 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.

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

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, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

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.

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

This Qualified Default Investment Alternative (QDIA) Participant Notice:

1) Describes when the QDIA will be used
2) Provides details regarding the QDIA selected
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 can be obtained regarding those additional investment alternatives

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

When the default fund will be used:
The plan is a participant-directed plan, giving you the right to direct the investment of assets in your plan account among the designated investment alternatives available in the 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 make an investment election during the notice period. 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 the assets in your plan account are invested in the plan’s QDIA, you can direct the investment of those assets to any other designated investment alternative under the plan. Please note, ongoing investment and account fees may apply. 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.

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<th>Fund ID</th>
<th>Retirement Year</th>
<th>Net Fees</th>
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<td>Prior to 2013</td>
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<td>RHBTX</td>
<td>2013 to 2017</td>
<td>0.47%</td>
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<td>RHCTX</td>
<td>2018 to 2022</td>
<td>0.48%</td>
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<td>2023 to 2027</td>
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<td>2028 to 2032</td>
<td>0.52%</td>
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<td>American Funds 2035 Trgt Date Retire R5E</td>
<td>RHFTX</td>
<td>2033 to 2037</td>
<td>0.54%</td>
</tr>
<tr>
<td>American Funds 2040 Trgt Date Retire R5E</td>
<td>RHGTX</td>
<td>2038 to 2042</td>
<td>0.55%</td>
</tr>
<tr>
<td>American Funds 2045 Trgt Date Retire R5E</td>
<td>RHHTX</td>
<td>2043 to 2047</td>
<td>0.55%</td>
</tr>
<tr>
<td>American Funds 2050 Trgt Date Retire R5E</td>
<td>RHITX</td>
<td>2048 to 2052</td>
<td>0.55%</td>
</tr>
<tr>
<td>American Funds 2055 Trgt Date Retire R5E</td>
<td>RHJTX</td>
<td>2053 to 2057</td>
<td>0.56%</td>
</tr>
<tr>
<td>American Funds 2060 Trgt Date Retire R5E</td>
<td>RHKTX</td>
<td>2058 and After</td>
<td>0.59%</td>
</tr>
</tbody>
</table>

Net Fees as of 09/30/2018
• Fund Name / ID: American Funds 2010 Trgt Date Retire R5E (RHATX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The adviser will attempt to achieve the fund's 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 such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

• Fund Name / ID: American Funds 2015 Trgt Date Retire R5E (RHBTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

• Fund Name / ID: American Funds 2020 Trgt Date Retire R5E (RHCTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

• Fund Name / ID: American Funds 2025 Trgt Date Retire R5E (RHDTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.
• **Fund Name / ID: American Funds 2030 Trgt Date Retire R 5E (RHETX)**

  Investment Objective: The investment seeks growth, income and conservation of capital.

  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.


• **Fund Name / ID: American Funds 2035 Trgt Date Retire R 5E (RHFTX)**

  Investment Objective: The investment seeks growth, income and conservation of capital.

  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.


• **Fund Name / ID: American Funds 2040 Trgt Date Retire R 5E (RHGTX)**

  Investment Objective: The investment seeks growth, income and conservation of capital.

  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.


• **Fund Name / ID: American Funds 2045 Trgt Date Retire R 5E (RHHTX)**

  Investment Objective: The investment seeks growth, income and conservation of capital.

  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

• Fund Name / ID: American Funds 2050 Trgt Date Retire R5E (RHITX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

• Fund Name / ID: American Funds 2055 Trgt Date Retire R5E (RHJTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

• Fund Name / ID: American Funds 2060 Trgt Date Retire R5E (RHKTX)
  Investment Objective: The investment seeks growth, income and conservation of capital.
  Investment Strategy: The fund normally invests a greater portion of its assets in bond, 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 such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Investment elections

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

• You may change investment elections for future contributions.

• You may change the investment elections for any existing account balances invested in the plan’s QDIA.

If you are defaulted into the Plan and subsequently change investment options for future contributions or existing assets, your future contributions and current assets will both be redirected to the new investment options.

To direct the investment of plan account contributions or assets, you 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 one of three ways*:

- You may access the Lincoln secure website, 24 hours a day, 7 days a week: LincolnFinancial.com.
- You may utilize the Lincoln automated telephone access system toll-free at 800-234-3500.
- You may call the Customer Contact Center at 800-234-3500, Monday through Friday, from 8:00 am to 8:00 pm Eastern Time.

*Access may be subject to system availability

The New York Stock Exchange closes for trading at 4:00 pm Eastern Time on most business days. Therefore, transactions we receive before market close will be assigned that day’s closing unit price. Transactions we receive 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 on other investment options available in the plan by visiting LincolnFinancial.com.
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.

**Information We May Collect And Use**

We collect personal information about you to help us identify you as our customer or our former customer; to process your requests and transactions; to offer investment or insurance services to you; to pay your claim; to analyze in order to enhance our products and services; or to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The type of personal information we collect depends 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; and your financial, health, and employment history.

- **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; and your payment and claims history.

- **Information from outside our family of companies:** If you are 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 from other individuals or businesses.

- **Information from your employer:** If your employer purchases group products from us, we may obtain information about you from your employer in order to enroll you in the plan.

**How We Use Your Personal Information**

We may share your personal information within our companies and with certain service providers. They use this information to process transactions you have requested; provide customer service; to analyze in order to enhance our products and services; and inform you of products or services we offer that you may find useful. Our service providers may or may not be affiliated with us. They include financial service providers (for example, third party administrators; broker-dealers; insurance agents and brokers, registered representatives; reinsurers and other financial services companies with whom we have joint marketing agreements). Our service providers also include non-financial companies and individuals (for example, 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.

When you apply for one of our products, we may share information about your application with credit bureaus. We also may provide information to group policy owners, regulatory authorities and law enforcement officials, and to other non-affiliated 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 share your information with outside marketers who may want to offer you their own products and services; nor do we share information we receive about you from a consumer reporting agency. You do not need to take any action for this benefit.**
Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. 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

Access: We want to make sure we have accurate information about you. Upon written request we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you request a copy of the information, we may charge you a fee for copying and mailing costs. In very limited circumstances, your request may be denied. You may then request that the denial be reviewed.

Accuracy of Information: If you feel the personal information we have about you is inaccurate or incomplete, you may ask us to amend 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. 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 the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years. If your requested change is denied, we will provide you with reasons for the denial. You may write to request the denial be reviewed. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of your request.

Accounting of Disclosures: If applicable, you may request an accounting of disclosures made of your medical information, except for disclosures:

• For purposes of payment activities or company operations;
• To the individual who is the subject of the personal information or to that individual’s personal representative;
• To persons involved in your health care;
• For notification for disaster relief purposes;
• For national security or intelligence purposes;
• To law enforcement officials or correctional institutions;
• Included in a limited data set; or
• For which an authorization is required.

You may request an accounting of disclosures for a time period of less than six years from the date of your request.

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.

Questions about your personal information should be directed to:

Lincoln Financial Group
Attn: Enterprise Compliance and Ethics
Corporate Privacy Office, 7C-01
1300 S. Clinton St.
Fort Wayne, IN 46802

Please include all policy/contract/account numbers with your correspondence.

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

First Penn-Pacific Life Insurance Company
Lincoln Financial Group Trust Company, Inc.
Lincoln Investment Advisors Corporation
Lincoln Financial Distributors, Inc.

Lincoln Life & Annuity Company of New York
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company
SECURITY OF INFORMATION

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. Employees who have access to your personal information are required to keep it confidential. Employees are trained on the importance of data privacy.

Questions about your personal information should be directed to:

Lincoln Financial Group
Attn: Enterprise Services Compliance and Ethics
Corporate Privacy Office, 7C-01
1300 S. Clinton St.
Fort Wayne, IN  46802

Please include all policy/contract/account numbers with your correspondence.

*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 Group Trust Company, LLC  Lincoln Retirement Services Company, LLC
Lincoln Financial Investment Services Corporation   Lincoln Variable Insurance Products Trust
Lincoln Investment Advisors Corporation   The Lincoln National Life Insurance Company

ADDITIONAL PRIVACY INFORMATION FOR INSURANCE PRODUCT CUSTOMERS

CONFIDENTIALITY OF MEDICAL INFORMATION

We understand that you may be especially concerned about the privacy of your medical information. We do not sell or rent your medical information to anyone; nor do we share it with others for marketing purposes. We only use and share your medical information for the purpose of underwriting insurance, administering your policy or claim and other purposes permitted by law, such as disclosure to regulatory authorities or in response to a legal proceeding.

MAKING SURE MEDICAL INFORMATION IS ACCURATE

We want to make sure we have accurate information about you. Upon written request we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you believe that any of our records are not correct, you may write and tell us of any changes you believe should be made. We will respond to your request within 30 business days. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of 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 the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years.

Questions about your personal medical information should be directed to:

Lincoln Financial Group
Attn: Medical Underwriting
P.O. Box 21008
Greensboro, NC  27420-1008

The CONFIDENTIALITY OF MEDICAL INFORMATION and MAKING SURE INFORMATION IS ACCURATE sections of this Notice apply to the following Lincoln Financial Group companies:
First Penn-Pacific Life Insurance Company
Lincoln Life & Annuity Company of New York
The Lincoln National Life Insurance Company
We’ve helped more than 1.4 million Americans save, plan and retire. We look forward to guiding you every step of the way — with resources and insight to help you enroll, decide how much to save, select investments, manage life events and transition into retirement. Because we’re optimistic about your future, and we think you should be, too.

For more information, contact your financial representative or visit LincolnFinancial.com/Retirement.