Shape your financial future

Lincoln Alliance® program

Bi-State Development Agency
401(k) Retirement Savings Program
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

Have questions? Contact:

Michael Stelzig
Lincoln Financial Group
866-434-8903
michael.stelzig@lfg.com
Your contributions represent the main fuel that generates the growth of your savings. In 2020, the IRS allows you to contribute up to $19,500 to your plan, $26,000 if you’re age 50 or older. (Amounts can vary by plan.) The more you save, the greater the potential accumulation over time. The earlier you start can make a big difference, too.

### The advantage of starting one year earlier

“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.

<table>
<thead>
<tr>
<th>Starting Age</th>
<th>Balance at age 65</th>
<th>One-Year Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>$383,393</td>
<td>$24,039</td>
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<tr>
<td>26</td>
<td>$359,354</td>
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<td>$195,851</td>
<td>$7,495</td>
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<tr>
<td>36</td>
<td>$182,428</td>
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<tr>
<td>45</td>
<td>$91,129</td>
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<tr>
<td>46</td>
<td>$83,634</td>
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</tbody>
</table>

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.
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 mate-
ricals. An investor should carefully consider the investment objectives, risks,
and charges and expenses of the collective trusts before investing. The par-
ticipation 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 web-
site, 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 appro-
priate 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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not be copied or distributed; and (3) is not warranted to be accurate, com-
plete or timely. Neither Morningstar nor its content providers are responsible
for any damages or losses arising from any use of this information. Past per-
formance is no guarantee of future results.

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
03/31/2020.

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 stocks of a single issuer or a
few issuers involve additional risks, including share price fluctuations,
because of the increased concentration of investment.
Smaller-cap portfolios: Portfolios that invest in stocks of smaller companies
involve additional risks. Smaller companies typically have a higher risk of
failure and are not as well established as larger blue-chip companies. Histor-
ically, 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 capital-
ization 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 high-yield or 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
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 peri-
ods 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 Lin-
coln Financial Market Timing Policy. For example, when funds adopt a pur-
chase 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 informa-
tion on frequent purchase and redemption policies, please refer to the
fund’s prospectus or similar document.
<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>Fees Gross</th>
<th>Fees Net</th>
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<td><strong>International Stock</strong></td>
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<td>American Funds Europacific Growth A</td>
<td>AEPGX</td>
<td>04/84</td>
<td>-22.51</td>
<td>-10.07</td>
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<td>3.61</td>
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<td>Dodge &amp; Cox Stock</td>
<td>DODGX</td>
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<td>-19.82</td>
<td>-2.52</td>
<td>2.65</td>
<td>8.09</td>
<td>10.37</td>
<td>0.52</td>
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<tr>
<td>Harbor Small Cap Value Retirement</td>
<td>HNVRX</td>
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<td>-20.34</td>
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<td>1.02</td>
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<td>TRBCX</td>
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<td>-2.82</td>
<td>12.51</td>
<td>10.74</td>
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<td>Vanguard 500 Index Admiral</td>
<td>VFIAX</td>
<td>11/00</td>
<td>-19.61</td>
<td>-7.01</td>
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<td>6.69</td>
<td>10.49</td>
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<td>William Blair Small-Mid Cap Gr I</td>
<td>WSMDX</td>
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<td>-20.30</td>
<td>-10.99</td>
<td>6.53</td>
<td>6.46</td>
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<td>1.16</td>
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<td><strong>Balanced/Allocation</strong></td>
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<tr>
<td>Dodge &amp; Cox Balanced</td>
<td>DODBX</td>
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<td>2.87</td>
<td>7.10</td>
<td>9.30</td>
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<td>T. Rowe Price Retirement Balanced</td>
<td>TRRIX</td>
<td>09/02</td>
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<td>-3.73</td>
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<td>2.70</td>
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<td>TRFX</td>
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<td>2.86</td>
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<td>T. Rowe Price Retirement 2010</td>
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<td>2.97</td>
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<td>T. Rowe Price Retirement 2015</td>
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<td>3.36</td>
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<td>-8.48</td>
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<td>3.43</td>
<td>7.20</td>
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<td>T. Rowe Price Retirement 2035</td>
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<td>3.41</td>
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### Balanced/Allocation (continued)

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<th>Fund ID</th>
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<th>One Year</th>
<th>Three Years</th>
<th>Five Years</th>
<th>Ten Years</th>
<th>Since Incept.</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>T. Rowe Price Retirement 2040&lt;sup&gt;5&lt;/sup&gt;</td>
<td>TRRX 05/05</td>
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<td>-10.99</td>
<td>1.84</td>
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<td>T. Rowe Price Retirement 2050&lt;sup&gt;6&lt;/sup&gt;</td>
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<td>Morningstar Lifetime Mod 2060 TR USD</td>
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### Bond

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<th>Fund ID</th>
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<th>One Year</th>
<th>Three Years</th>
<th>Five Years</th>
<th>Ten Years</th>
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<th>Fees</th>
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<tbody>
<tr>
<td>Metropolitan West Total Return Bd I&lt;sup&gt;4&lt;/sup&gt;</td>
<td>MWTIX 03/00</td>
<td>2.31</td>
<td>8.16</td>
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<td>3.22</td>
<td>4.81</td>
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<td>Intermediate Core-Plus Bond</td>
<td>BBgBarc US Universal TR USD</td>
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### Cash/Stable Value

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<th>Five Years</th>
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<th>Fees</th>
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</thead>
<tbody>
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<td>T. Rowe Price Stable Value Common Tr-B</td>
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<td>2.03</td>
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<tr>
<td>Stable Value</td>
<td>USTREAS T-Bill Crst Mat Rate 3 Yr</td>
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</table>
Target-risk Disclosures

1 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.

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

3 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.

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 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.

6 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.

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

Bi-State Development Agency 401(k) Retirement Savings Program

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: ______________________

Date of hire: _______________  Not married  Female  Evening Phone: ______________________

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) ☐ Roth contributions from a 403(b)

☐ 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)
Request for a Rollover

☐ 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.

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:

Bi-State Development Agency
C/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876

Please make check payable to:
Lincoln Financial Group Trust Company, Inc.

For the benefit of: Participant Name/SSN

Please mail check to:
Bi-State Development Agency
C/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876
Bi-State Development Agency 401(k) Retirement Savings Program

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% T. Rowe Price Retirement Balanced
☐ 100% T. Rowe Price Retirement 2030

☐ 100% T. Rowe Price Retirement 2005
☐ 100% T. Rowe Price Retirement 2035

☐ 100% T. Rowe Price Retirement 2010
☐ 100% T. Rowe Price Retirement 2040

☐ 100% T. Rowe Price Retirement 2015
☐ 100% T. Rowe Price Retirement 2045

☐ 100% T. Rowe Price Retirement 2020
☐ 100% T. Rowe Price Retirement 2050

☐ 100% T. Rowe Price Retirement 2025
☐ 100% T. Rowe Price Retirement 2055

☐ 100% T. Rowe Price Retirement 2030
☐ 100% T. Rowe Price Retirement 2060

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”
Step D: Decide how to invest continued

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%. The Self Directed Brokerage Account investment option requires an additional Rollover Form, available by calling 800-234-3500.

<table>
<thead>
<tr>
<th>Percentages</th>
<th>Investment Options</th>
<th>Percentages</th>
<th>Investment Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash/Stable Value</td>
<td>% T. Rowe Price Stable Value Common Tr-B</td>
<td>Balanced/Asset Allocation Continued...</td>
<td>% T. Rowe Price Retirement 2055</td>
</tr>
<tr>
<td>% Metropolitan West Total Return Bd I</td>
<td>% T. Rowe Price Retirement 2060</td>
<td></td>
<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2025</td>
<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2020</td>
<td></td>
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<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2015</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2010</td>
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<tr>
<td>% T. Rowe Price Retirement 2005</td>
<td></td>
<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2035</td>
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<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2040</td>
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<tr>
<td>% T. Rowe Price Retirement 2045</td>
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<tr>
<td>% T. Rowe Price Retirement 2050</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>% T. Rowe Price Retirement 2030</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% T. Rowe Price Retirement 2020</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All investment percentages must equal 100%

100% = Total

* Valid only by completing an individual account application. Additional fees may apply. Please call for details. For more information or an application, call 800-234-3500. If your application is not completed and in good order, these assets will be held in the Qualified Default Investment Alternative determined by your employer. Please remember: Automatic rebalancing is not available for the Self-Directed Brokerage Account.

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.

Participant Signature: ___________________________  Date: ____________

Return this form to:

Bi-State Development Agency 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, 1300 S. Clinton 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”).
Request for a Rollover

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.
Purpose of this notice

Bi-State Development Agency maintains Bi-State Development Agency 401(k) Retirement Savings Program 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.
• 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>T. Rowe Price Retirement Balanced</td>
<td>TRRIX</td>
<td>Prior to 2003</td>
<td>0.50%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2005</td>
<td>TRRFX</td>
<td>2003 to 2007</td>
<td>0.52%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2010</td>
<td>TRRAX</td>
<td>2008 to 2012</td>
<td>0.52%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2015</td>
<td>TRRGX</td>
<td>2013 to 2017</td>
<td>0.55%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2020</td>
<td>TRRBX</td>
<td>2018 to 2022</td>
<td>0.58%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2025</td>
<td>TRRHX</td>
<td>2023 to 2027</td>
<td>0.62%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2030</td>
<td>TRRCX</td>
<td>2028 to 2032</td>
<td>0.65%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2035</td>
<td>TRRJX</td>
<td>2033 to 2037</td>
<td>0.68%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2040</td>
<td>TRRDX</td>
<td>2038 to 2042</td>
<td>0.70%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2045</td>
<td>TRRKX</td>
<td>2043 to 2047</td>
<td>0.71%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2050</td>
<td>TRRMX</td>
<td>2048 to 2052</td>
<td>0.71%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2055</td>
<td>TRRNX</td>
<td>2053 to 2057</td>
<td>0.71%</td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2060</td>
<td>TRRLX</td>
<td>2058 and after</td>
<td>0.71%</td>
</tr>
</tbody>
</table>

*Net fees as of 03/31/2020

*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: T. Rowe Price Retirement Balanced (TRRIX)**
  
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is intended for retired investors who seek income and relative stability from bonds along with some capital appreciation potential from stocks. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors during their retirement years, are 40% stock funds and 60% bond funds.
  
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

- **Fund Name / ID: T. Rowe Price Retirement 2005 (TRRFX)**
  
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  
  Investment Strategy: The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is managed based on the specific retirement year (target date 2005) included in its name and assumes a retirement age of 65.
  
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

- **Fund Name / ID: T. Rowe Price Retirement 2010 (TRRAX)**
  
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65.
  
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap
• Fund Name / ID: T. Rowe Price Retirement 2015 (TRRGX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2020 (TRRBX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2025 (TRRHX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2030 (TRRCX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2035 (TRRJX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Small Cap, Mid-Cap, Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date
• Fund Name / ID: T. Rowe Price Retirement 2040 (TRRDX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2045 (TRRKX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2050 (TRRMX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap, Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate

• Fund Name / ID: T. Rowe Price Retirement 2055 (TRRNX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap

• Fund Name / ID: T. Rowe Price Retirement 2060 (TRRLX)
  Investment Objective: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income.
  Investment Strategy: The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65.
  Principal Risk and Return Characteristics: Credit and Counterparty, Foreign Securities, Loss of Money, Not FDIC Insured, Interest Rate, Equity Securities, Restricted/Illiquid Securities, Management, Target Date, Small Cap, Mid-Cap
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”.

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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.
Lincoln Financial Group® Privacy Practices Notice

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.

If you have questions about your personal information, please provide your full name, address and telephone number and either email your question to our Data Subject Access Request Team at DSAR@fmg.com or mail to:

Lincoln Financial Group
ATTN: Corporate Privacy Office, 7C-01
1300 S. Clinton St.
Fort Wayne, IN 46802

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

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

Lincoln Life & Annuity Company of New York
Lincoln Life Assurance Company of Boston
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company
The journey begins

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The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of the appropriate issuing company.

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