ASSET MANAGEMENT

Retirement Solutions Premier

LINCOLN INVESTMENT

LINCOLN INVESTMENT

Advisory services and securities offered through Lincoln Investment, Registered Investment Adviser Broker Dealer Member FINRA/SIPC.
www.lincolninvestment.com

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Suite 300
Fort Washington, PA 19034
800-242-1421

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With Retirement Solutions Premier you can:

Reduce investment cost*

- No sales charge to purchase or redeem shares
- Free transfer among mutual fund families

Other account fees, fund expenses or service fees may apply.

Diversify your investments**

- Customized portfolios across multiple fund families
- Access to more than 75 mutual fund families and over 3,000 investment options

***Diversification does not guarantee a profit or protect against a loss.*

Reduce investment risk

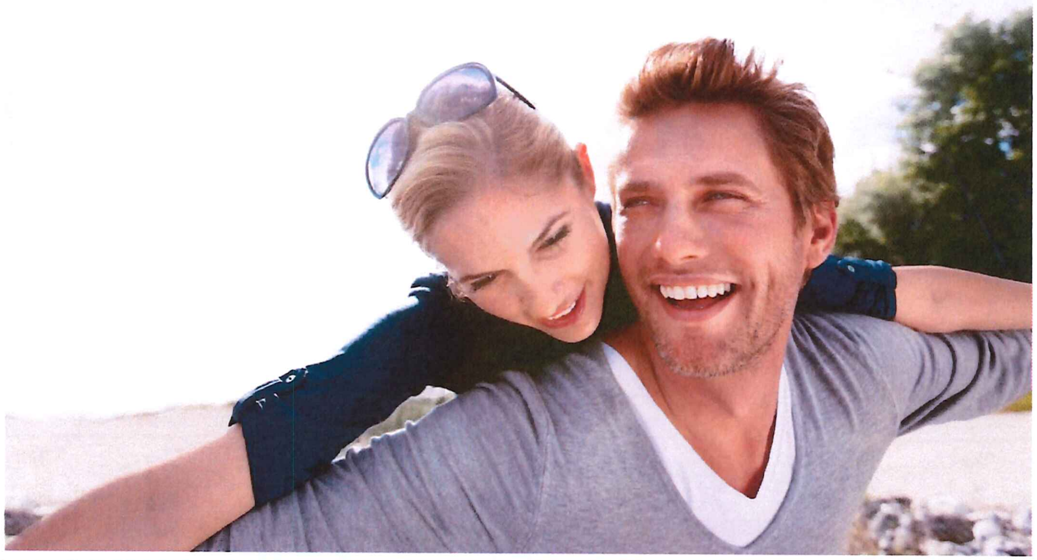
- Scientifically-constructed portfolios
- Strategic and tactical allocation programs
- Access to well-known investment strategists

Simplify recordkeeping

- Quarterly consolidated statements
- Web access
- One-check income source at retirement (including required minimum distribution)
- Loan provisions for 403(b) accounts
- One statement, application and site

Access personalized account services

- Define your goals
- Determine your risk level
- Develop your investment strategy
- Build a diversified portfolio
- Monitor your progress
- Review progress annually



Custom Mutual Fund Portfolios

With the help of your financial advisor, build custom mutual fund portfolios from over 75 well respected fund families.

AdvisorOne Funds
AIG Funds
Alger
AllianceBernstein
Allianz Funds
American Century Investments
American Funds
AMG Funds
Aquila Group of Funds
Ariel
Ave Maria Mutual Funds
BlackRock
Calamos
Calvert
Columbia
Davis Funds
Delaware Investments
Deutsche Funds
Dodge & Cox
DoubleLine Funds
Dreyfus
Eaton Vance
Fairholme
Federated
Fidelity Advisors Funds
First Eagle Funds
Franklin Templeton Investments
Goldman Sachs
Guggenheim (formerly Rydex/SGI)
Hartford
ICON Funds
Invesco
Ivy Funds
Janus Henderson Funds
John Hancock
JPMorgan
Legg Mason
Loomis Sayles
Lord Abbett
MainStay Investments
Meeder Funds
MFS
Natixis
Navigator Funds
Neuberger Berman
Nuveen
Oak Ridge Funds
OppenheimerFunds
PAX World[1]
Permanent Portfolio Funds
PIMCO Funds
Pioneer Investments
Praxis Mutual Funds
Principal Funds
Prudential Investments
Putnam
Royce Funds
Russell
Selected Funds
Sentinel
Steward Mutual Funds
T. Rowe Price
Thornburg
TIAA-CREF
The Timothy Plan
Touchstone
Transamerica
U.S. Global Funds
Vanguard
Victory Funds
Voya Funds
Wells Fargo Funds
1919 Funds

[1] *Money market not available.*

Professionally Managed Portfolios

Bring your portfolio to the next level with 11 professional asset managers to choose from.

STRATEGIC

Progressive
Lincoln Strategic
Russell Investments
AMERICAN FUNDS®

TACTICAL

AIM
Legend Advisory, LLC AIM Index
AAMA Advanced Asset Management Advisors, Inc.
Clark Capital Management Group
CLS INVESTMENTS
ICON
J.P.Morgan Asset Management
MEEDER INVESTMENT MANAGEMENT

ABSOLUTE RETURN

DoubleLine® FUNDS

VALIC

403(b) vs. 457(b): Which is better for you?

Or choose both and possibly save twice as much a year – tax deferred

What's the difference?

403(b)	457(b)
Key difference: It's easier to access your funds while you are employed by the plan sponsor.	**Key difference:** You are not subject to the 10% federal early withdrawal tax penalty once you leave the plan sponsor.

Here's why:	
Less stringent withdrawal restrictions while you are employed, but a 10% federal early withdrawal tax penalty might apply.	More stringent withdrawal restrictions while you are employed, but no 10% federal early withdrawal tax penalty after severance from employment [except in the case of rollovers from non-457(b) plans, including IRAs].
Generally withdrawals made prior to severance from employment or the year you reach age 59½ can only be made due to financial hardship.	Generally withdrawals made prior to severance from employment or the year in which you reach age 70½ can only be made for an unforeseeable emergency.
A financial hardship withdrawal is considered less restrictive — while you are employed — than a 457(b) unforeseeable emergency. Examples of financial hardship include: • Unreimbursed medical expenses • Payments to purchase a principal residence • Higher education expenses • Payments to prevent eviction or foreclosure of a mortgage	An unforeseeable emergency is more restrictive — while you are employed — than a 403(b) financial hardship. Some examples: • A sudden and unexpected illness or accident for you or a dependent • Loss of your property due to casualty • Other similar extraordinary circumstances arising as a result of events beyond your control Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are not considered unforeseeable emergencies
Withdrawals can be subject to a 10% federal early withdrawal tax penalty prior to age 59½.	The 10% federal early withdrawal tax penalty, generally applicable to distributions prior to age 59½ from a 403(b) plan, does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans (including IRAs).

Talk with your financial advisor about which might better suit your needs.

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CLICK VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

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VALIC®

Take control with a comprehensive financial plan

A comprehensive financial plan provides an analysis of your current financial situation and indicates areas that may require adjustment. Such a plan addresses the following six facets of financial planning:

Retirement planning. Will you have accumulated the money you need by your target date for retirement? Have you considered arranging to receive a retirement income stream you cannot outlive?

Investment management. Are your investments allocated according to your risk tolerance, time horizon and specific needs? Is your portfolio properly diversified? The financial planning process provides answers to these key questions.

Risk management. Are you financially secure if the unexpected happens? If you die, would your dependents have the money to maintain their lifestyle, pay the mortgage or go to college? Insurance is a key component of any sound financial plan.

Estate planning. This section educates you on topics such as living trusts and introduces sophisticated estate planning strategies for you to consider with your legal counsel. You need to know in advance whether your estate is subject to probate fees or estate taxes.

Education planning. With continually rising college costs, will you have enough money to pay for a child's education? This step provides an estimate of how much you will need. And you'll learn different education saving strategies that you may find helpful.

Cash flow and budgeting. What is your net worth? Where does your money go each month? This section helps you identify where and how you spend your money.

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SAVING : INVESTING : PLANNING

Think you'll "never" be able to save?

Look how fast that may change.

Biweekly pretax contributions of $150 could potentially grow to more than $85,000 over 15 years! But your out-of-pocket cost ... may be less than you think.

24 contributions over 12-month period	Reduce current tax withholding by	Your out-of-pocket cost	Potential account value		
			5 years	15 years	25 years
$50.00	$12.50	$37.50	$7,368.35	$28,774.72	$63,643.42
$75.00	$18.75	$52.50	$10,315.69	$40,284.60	$89,100.79
$100.00	$25.00	$75.00	$14,736.71	$57,549.60	$127,286.85
$150.00	$37.50	$112.50	$22,105.06	$86,324.15	$190,930.27
$200.00	$50.00	$150.00	$29,473.41	$115,098.86	$254,573.70
$300.00	$75.00	$225.00	$44,210.12	$172,648.29	$381,860.54

This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. Figures are based on an annual 5% rate of return and a 25% federal marginal income tax bracket. Income taxes must be paid at withdrawal. Federal restrictions and a tax penalty may apply to early withdrawals. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Bear in mind that investing involves risk, including the possible loss of principal.

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