

**FEE AND COMMISSION SCHEDULE – Brokerage AccessSM Gold Account
ACCOUNT AND SERVICE FEES**

Fee type	Fee
Account Fee	\$96 (\$8 Monthly)
Cash Debit Balance Interest Charge	NFBLR + 3.00% ¹
Check Reorders	Waived ²
Fed Wires	\$15
Legal Return	\$75
Legal Transfer	\$100
Mutual Fund Ticket Charges	\$15 ³
No-Load Mutual Fund Transaction Fee	Waived
Overnight Checks	\$7-25 ⁴
Physical Reorganizations	\$50
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Transfer Delivery/Account Termination Fee	\$75
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

COMMISSION SCHEDULE – Stocks

Transaction Amount	Commission Rate
Less than \$2,500	\$36 + .023 of Amount
\$2,501 - \$7,500	\$71 + .008 of Amount
\$7,501 - \$20,000	\$98 + .0045 of Amount
\$20,001 - \$50,000	\$118 + .0035 of Amount
\$50,001 - \$500,000	\$193 + .002 of Amount
\$500,001 and Greater	\$318 + .00175 of Amount

- The maximum charge is \$.70 per share.
- The minimum charge is \$.09 per share on the first 1,000 shares plus \$.05 per share thereafter.
- The overriding minimum is \$50 per transaction.
- The foregoing minimum charges also apply to penny stock transactions (stocks priced under \$5 per share).

COMMISSION SCHEDULE – Options

Transaction Amount	Commission Rate
Less than \$2,500	\$35 + .019 of Amount
\$2,501 - \$10,000	\$59 + .01 of Amount
\$10,001 and Greater	\$119 + .004 of Amount

- The maximum charge is \$40 per contract on the first two contracts plus \$5 per contract thereafter per transaction.
- The minimum charge is \$50 per transaction.

COMMISSION SCHEDULE – Bonds⁵

Transaction Amount	Commission Rate
Per \$1,000 Face Value	\$5

- The overriding minimum is \$50 per transaction.

¹ The National Financial Base Lending Rate (NFBLR) is set at the discretion of National Financial Services LLC, and can change without notice.

² Business style checks may be ordered upon request. Initial and subsequent orders are \$60.

³ Normally Lincoln Financial Advisors waives the transactional fees for mutual fund transactions beyond a service and handling fee and any fund company charges outlined in the product prospectus. However, we do reserve the right to charge a mutual fund transaction ticket charge. This fee may be charged by the registered representative or registered investment advisor assigned to your account. Discuss this and all charges with your registered representative or registered investment advisor.

⁴ Fee contingent upon timing of delivery and shipping carrier.

⁵ Lincoln Financial Advisors may act as principal. Therefore, securities may be subject to a mark-up or mark-down rather than to a commission charge.

Lincoln Financial Advisors reserves the right to amend this Fee and Commission Schedule, in its sole discretion, upon written notice to the Account Holder. The Account Holder will be deemed to have consented to the changes if the Account Holder continues to maintain the account(s) and/or request any of the services referenced herein.

Brokerage AccessSM is a service mark of FMR Corp.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

FEE AND COMMISSION SCHEDULE – Basic Brokerage Account

ACCOUNT AND SERVICE FEES

Fee type	Fee
Annual Account Maintenance Fee	\$50
Cash Debit Balance Interest Charge	NFBLR + 3.00% ¹
Fed Wires	\$15
Legal Return	\$75
Legal Transfer	\$100
Mutual Fund Ticket Charges	\$15 ²
No-Load Mutual Fund Transaction Fee	\$35
Overnight Checks	\$7-25 ³
Physical Reorganizations	\$50
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Transfer Delivery/Account Termination Fee	\$75
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

COMMISSION SCHEDULE – Stocks

Transaction Amount	Commission Rate
Less than \$2,500	\$36 + .023 of Amount
\$2,501 - \$7,500	\$71 + .008 of Amount
\$7,501 - \$20,000	\$98 + .0045 of Amount
\$20,001 - \$50,000	\$118 + .0035 of Amount
\$50,001 - \$500,000	\$193 + .002 of Amount
\$500,001 and Greater	\$318 + .00175 of Amount

- The maximum charge is \$.70 per share.
- The minimum charge is \$.09 per share on the first 1,000 shares plus \$.05 per share thereafter.
- The overriding minimum is \$50 per transaction.
- The foregoing minimum charges also apply to penny stock transactions (stocks priced under \$5 per share).

COMMISSION SCHEDULE – Options

Transaction Amount	Commission Rate
Less than \$2,500	\$35 + .019 of Amount
\$2,501 - \$10,000	\$59 + .01 of Amount
\$10,001 and Greater	\$119 + .004 of Amount

- The maximum charge is \$40 per contract on the first two contracts plus \$5 per contract thereafter per transaction.
- The minimum charge is \$50 per transaction.

COMMISSION SCHEDULE – Bonds⁴

Transaction Amount	Commission Rate
Per \$1,000 Face Value	\$5

- The overriding minimum is \$50 per transaction.

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**FEE AND COMMISSION SCHEDULE – Individual Retirement Account
PREMIERE SELECT® RETIREMENT ACCOUNT AND SERVICE FEES**

Fee type	Fee
Check Reorders	\$5
Fed Wires	\$15
Legal Return	\$75
Legal Transfer	\$100
Lincoln Financial Advisors Corporation Administration Fee	\$5
National Financial Services LLC Annual Maintenance Fee	\$35
Mutual Fund Ticket Charges	\$15 ¹
No-Load Mutual Fund Transaction Fee	\$35
Overnight Checks	\$7-25 ²
Physical Reorganizations	\$50
Retirement Account Full Distribution/Account Termination Fee	\$75
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

COMMISSION SCHEDULE – Stocks

Transaction Amount	Commission Rate
Less than \$2,500	\$36 + .023 of Amount
\$2,501 - \$7,500	\$71 + .008 of Amount
\$7,501 - \$20,000	\$98 + .0045 of Amount
\$20,001 - \$50,000	\$118 + .0035 of Amount
\$50,001 - \$500,000	\$193 + .002 of Amount
\$500,001 and Greater	\$318 + .00175 of Amount

- The maximum charge is \$.70 per share.
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- The overriding minimum is \$50 per transaction.
- The foregoing minimum charges also apply to penny stock transactions (stocks priced under \$5 per share).

COMMISSION SCHEDULE – Options

Transaction Amount	Commission Rate
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\$2,501 - \$10,000	\$59 + .01 of Amount
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- The maximum charge is \$40 per contract on the first two contracts plus \$5 per contract thereafter per transaction.
- The minimum charge is \$50 per transaction.

COMMISSION SCHEDULE – Bonds³

Transaction Amount	Commission Rate
Per \$1,000 Face Value	\$5

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FEE AND COMMISSION SCHEDULE – Profit Sharing Plan – Money Purchase Plan

PREMIERE SELECT® RETIREMENT PLAN AND SERVICE FEES

Fee type	Fee
Fed Wires	\$15
National Financial Services LLC Annual Maintenance Fee	\$35
Legal Return	\$75
Legal Transfer	\$100
Mutual Fund Ticket Charges	\$15 ¹
No-Load Mutual Fund Transaction Fee	\$35
Overnight Checks	\$7-25 ²
Physical Reorganizations	\$50
Retirement Account Full Distribution/Account Termination Fee	\$75
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

COMMISSION SCHEDULE – Stocks

Transaction Amount	Commission Rate
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\$50,001 - \$500,000	\$193 + .002 of Amount
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COMMISSION SCHEDULE – Options

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COMMISSION SCHEDULE – Bonds³

Transaction Amount	Commission Rate
Per \$1,000 Face Value	\$5

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FEE AND COMMISSION SCHEDULE – LincSolutions® Program – Universal Account

ACCOUNT AND SERVICE FEES

- The asset-based fee is calculated as a percentage of the market value of all assets in the Portfolio(s) as of the close of the last trading day of each calendar quarter prior to the billing date in accordance with Exhibit A of the LincSolutions® Advisory Services Agreement. The fee shall be payable quarterly in advance to Lincoln Financial Advisors.

Fee type	Fee
Cash Debit Balance Interest Charge (Non-Retirement Accounts)	NFBLR + 3.00% ¹
Fed Wires	\$15
Legal Return	\$75
Legal Transfer	\$100
Lincoln Financial Advisors Retirement Account Administration Fee	Waived
National Financial Services LLC Retirement Account Annual Maintenance Fee	Waived
Overnight Checks	\$7-25 ²
Physical Reorganizations	\$50
Retirement Account Full Distribution/Account Termination Fee	\$75
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

TRANSACTION SCHEDULE – Trades

Security Type	Transaction Fee
Order for Stocks of One Issue	
First 1,000 Shares	\$24.95
Exceeding 1,000 Shares	3 Cents per Share thereafter
Order for Mutual Funds	\$0
Order for Bonds of One Issue	\$50
Order for Options	\$29.95 + \$1.50 per Contract

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² Fee contingent upon timing of delivery and shipping carrier.

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FEE AND COMMISSION SCHEDULE – LincSolutions® Program – Separate Account

ACCOUNT AND SERVICE FEES

- The asset-based fee is calculated as a percentage of the market value of all assets in the Portfolio(s) as of the close of the last trading day of each calendar quarter prior to the billing date in accordance with Exhibit A of the LincSolutions® Advisory Services Agreement. The fee shall be payable quarterly in advance to Lincoln Financial Advisors.

Fee type	Fee
Cash Debit Balance Interest Charge (Non-Retirement Accounts)	NFBLR + 3.00% ¹
Fed Wires	\$15
Legal Return	\$75
Legal Transfer	\$100
Lincoln Financial Advisors Retirement Account Administration Fee	Waived
National Financial Services LLC Retirement Account Annual Maintenance Fee	Waived
Overnight Checks	\$7-25 ²
Physical Reorganizations	\$50
Retirement Account Full Distribution/Account Termination Fee	\$75
Returned Checks	\$25
Securities Safekeeping Fee	\$5 Monthly Per Certificate
Service and Handling (per Trade)	\$5
Stop Payments	\$15
Transfer and Ship (DRS* Eligible)	\$25
Transfer and Ship (Non-DRS* Eligible)	\$250
Unit Investment Trust Sale Transaction Fee	\$35

*Direct Registration of Securities

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² Fee contingent upon timing of delivery and shipping carrier.

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