2011 year-end cut-off dates

for plans with January 1 through December 31 plan year 401(a)/401(k) business investing in *Lincoln Director*SM and *Lincoln American Legacy Retirement*®+ contracts

Full-Serviced

Request or process	Cut-off date	Contact
Request for contract and plan services (RFCS) (for both new plans and takeovers)	November 22, 2011 *(except as noted below)*	Implementation Manager 800 248-0838
• Any new or takeover plan adding auto enrollment or safe harbor effective January 1, 2012	October 28, 2011	
• Takeover plans requiring restatement and signature by December 31, 2011	October 28, 2011	
Please note: In general, for a new plan to be effective January 1, 2012, the adoption agreement must be signed by December 31, 2011.		
Plan document amendments		Account Manager 800 248-0838, ext. 0303
• If amending to add auto enrollment or safe harbor effective January 1, 2012	October 28, 2011	
• All others	November 22, 2011	
Distribution processing - loans and hardships *(received in good order in the Fort Wayne office by 1:00 pm Eastern Time)*	December 30, 2011	
All other distribution requests received in good order *(excluding loans, hardships, plan terminations, & force-outs to Lincoln Small Accounts IRA)*	December 28, 2011	
Contribution processing *(received in good order)*	December 28, 2011	
Reallocation processing *(excluding plan terminations)*	December 27, 2011	
Adjustment processing	December 27, 2011	
Contract amendments	November 22, 2011	
Contract termination notification to liquidate assets prior to December 30, 2011	Letter of intent must be received by October 31, 2011	
Plan termination distribution request forms	December 1, 2011	
Plan termination final bill payment	November 11, 2011	
Plan termination - reallocation of forfeiture account	November 18, 2011	
Conversions to be completed by December 30, 2011	October 28, 2011	Implementation Manager or Account Manager 800 248-0838

+ For existing business only

Request or process	Cut-off date	Contact
Corrective distributions for December 30, 2011 deadline	December 27, 2011	Account Manager 800 248-0838, ext. 0303
Corrective distributions for March 15, 2012 deadline	March 12, 2012	
Form 1099-R corrections for 2011	Ongoing	
Form 1099-R corrections for 2010	Ongoing	
Defaulted loans	December 1, 2011	
Forced distributions to Lincoln Small Accounts IRA for 2011	December 16, 2011	

*Lincoln Director*SM or *Lincoln American Legacy Retirement*®, a group variable annuity, is issued on contract form # 19476 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, a broker/dealer. 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 backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Contracts sold in New York are issued on contract form #19476NY-A 7/04 by Lincoln Life & Annuity Company of New York, Syracuse, NY. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

Product and features subject to state availability. Limitations and exclusions may apply.

Lincoln Small Accounts IRA uses the Lincoln Life Fixed Annuity L and is issued by The Lincoln National Life Insurance Company, 1300 S. Clinton St., Fort Wayne, IN 46802, on contract form 28866, held in a custodial account with Wilmington Trust Company. Not available in New York.

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