Take the guesswork out of fund selection.

These risk-based *LifeSpan®* asset allocation models use investment options in your retirement plan. For risk-based asset allocation, you determine your risk profile with a brief Investor Profile Quiz.

Investor Profile Quiz

1 When do you plan to retire?

Within 5 years	6–10 years	11–15 years	15+ years
4 points	10 points	15 points	20 points

2 How much money do you have in savings for major expenses and emergencies?

I do not have any savings.	I have some savings.	I have adequate savings.	I have substantial savings.
4 points	8 points	12 points	17 points

3 What would you do if one of your investments dropped – for example, from $1,000 to $850 (15%) – in one month?

Immediately sell my investment!	Cautiously wait. Sell if it continues to drop.	Hold. I'm invested for the long term.	It's an opportunity! I'd deposit more money into this investment.
4 points	7 points	12 points	17 points

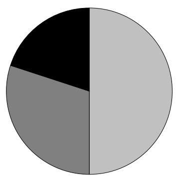
Your score may help you determine your investor risk profile, but should not be your only measurement when planning your investment mix.

Investor Profile Score: _______

LifeSpan® Asset Allocation Models

Find your Investor Profile Quiz score below to help you select the model that best aligns with your risk tolerance. These risk-based asset allocation models have been developed by an independent investment consultant.

Under 19 points
Conservative Model

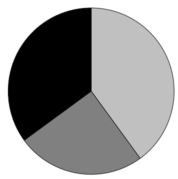


Stable Value Investments	50%
50%	Lincoln Stable Value Account

Bond-based Funds	30%
15%	Delaware Diversified Income A
15%	Vanguard Interm-Term Bond Index

Stock-based Funds	20%
5%	American Funds EuroPacific Gr R5
5%	American Funds Grth Fund of Amer R5
5%	Vanguard 500 Index Investor
5%	Vanguard Windsor II

20-28 points
Moderately Conservative Model

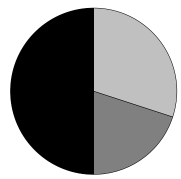


Stable Value Investments	40%
40%	Lincoln Stable Value Account

Bond-based Funds	25%
13%	Delaware Diversified Income A
12%	Vanguard Interm-Term Bond Index

Stock-based Funds	35%
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
8%	American Funds Grth Fund of Amer R5
2%	Calvert Social Investment Equity A
2%	Columbia Mid Cap Value A
3%	Vanguard Small Cap Index
5%	Vanguard Total Stock Mkt Idx
5%	Vanguard Windsor II

29-35 points
Moderate Model

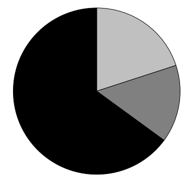


Stable Value Investments	30%
30%	Lincoln Stable Value Account

Bond-based Funds	20%
10%	Delaware Diversified Income A
10%	Vanguard Interm-Term Bond Index

Stock-based Funds	50%
2%	Allianz NFJ Small Cap Value A
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
8%	American Funds Grth Fund of Amer R5
3%	Calvert Social Investment Equity A
2%	Columbia Mid Cap Value A
1%	MFS Utilities R4
5%	Vanguard International Value
1%	Vanguard REIT Index
9%	Vanguard Small Cap Index
9%	Vanguard Windsor II

36-45 points
Moderately Aggressive Model

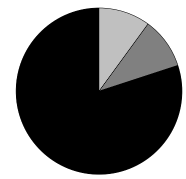


Stable Value Investments	20%
20%	Lincoln Stable Value Account

Bond-based Funds	15%
1%	BlackRock Inflation Protected Bond A
7%	Delaware Diversified Income A
1%	Principal High Yield A
6%	Vanguard Interm-Term Bond Index

Stock-based Funds	65%
3%	Allianz NFJ Small Cap Value A
3%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
11%	American Funds Grth Fund of Amer R5
4%	Calvert Social Investment Equity A
3%	Columbia Mid Cap Value A
2%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
2%	Vanguard REIT Index
10%	Vanguard Small Cap Index
10%	Vanguard Windsor II

Over 45 points
Aggressive Model



Stable Value Investments	10%
10%	Lincoln Stable Value Account

Bond-based Funds	10%
3%	BlackRock Inflation Protected Bond A
3%	Delaware Diversified Income A
2%	Principal High Yield A
2%	Vanguard Interm-Term Bond Index

Stock-based Funds	80%
4%	Allianz NFJ Small Cap Value A
3%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
14%	American Funds Grth Fund of Amer R5
5%	Calvert Social Investment Equity A
4%	Columbia Mid Cap Value A
3%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
16%	Vanguard Small Cap Index
11%	Vanguard Windsor II

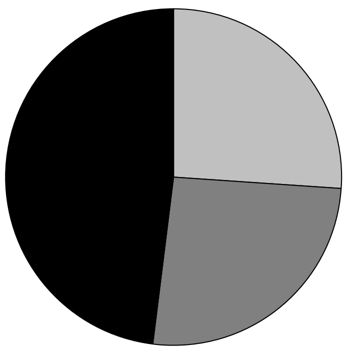
LifeSpan® Asset Allocation Models

Time-based *LifeSpan®* asset allocation models are designed to help you select the investment options that best align with your retirement goals. When choosing a *LifeSpan®* asset allocation model:

- Determine the projected date at which you think you may take a distribution from your retirement plan.
- Select the model that best aligns with that date.

LifeSpan® asset allocation models are automatically realigned when market conditions cause them to move away from the selected allocation. The model you select will change over time, becoming more conservative as you approach your target distribution date. These time-based asset allocation models have been developed by an independent investment consultant.

2010 Model

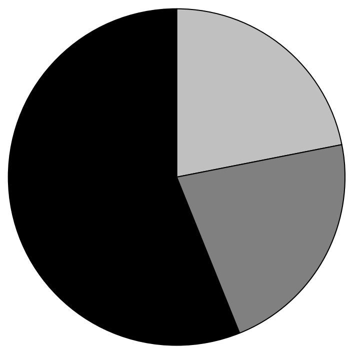


Stable Value Investments	26%
26%	Lincoln Stable Value Account

Bond-based Funds	26%
3%	BlackRock Inflation Protected Bond A
10%	Delaware Diversified Income A
3%	Principal High Yield A
10%	Vanguard Interm-Term Bond Index

Stock-based Funds	48%
2%	Allianz NFJ Small Cap Value A
2%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
8%	American Funds Grth Fund of Amer R5
1%	Calvert Social Investment Equity A
2%	Columbia Mid Cap Value A
1%	MFS Utilities R4
1%	Vanguard Developed Markets Index
5%	Vanguard International Value
1%	Vanguard REIT Index
10%	Vanguard Small Cap Index
5%	Vanguard Windsor II

2015 Model

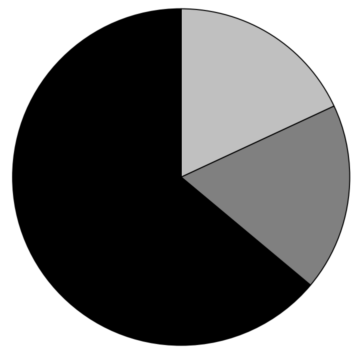


Stable Value Investments	22%
22%	Lincoln Stable Value Account

Bond-based Funds	22%
3%	BlackRock Inflation Protected Bond A
8%	Delaware Diversified Income A
3%	Principal High Yield A
8%	Vanguard Interm-Term Bond Index

Stock-based Funds	56%
3%	Allianz NFJ Small Cap Value A
2%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
9%	American Funds Grth Fund of Amer R5
2%	Calvert Social Investment Equity A
3%	Columbia Mid Cap Value A
1%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
2%	Vanguard REIT Index
10%	Vanguard Small Cap Index
7%	Vanguard Windsor II

2020 Model



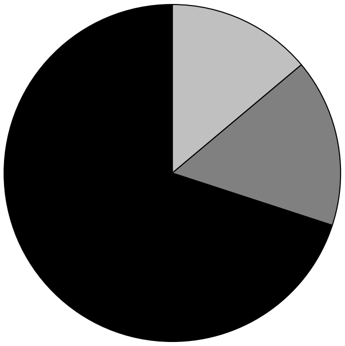
Stable Value Investments	18%
18%	Lincoln Stable Value Account

Bond-based Funds	18%
3%	BlackRock Inflation Protected Bond A
6%	Delaware Diversified Income A
3%	Principal High Yield A
6%	Vanguard Interm-Term Bond Index

Stock-based Funds	64%
3%	Allianz NFJ Small Cap Value A
2%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
12%	American Funds Grth Fund of Amer R5
3%	Calvert Social Investment Equity A
3%	Columbia Mid Cap Value A
2%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
2%	Vanguard REIT Index
11%	Vanguard Small Cap Index
9%	Vanguard Windsor II

LifeSpan® Asset Allocation Models

2025 Model

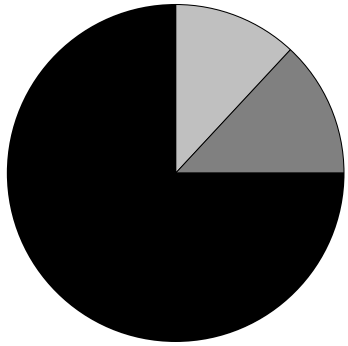


Stable Value Investments	14%
14%	Lincoln Stable Value Account

Bond-based Funds	16%
3%	BlackRock Inflation Protected Bond A
5%	Delaware Diversified Income A
3%	Principal High Yield A
5%	Vanguard Interm-Term Bond Index

Stock-based Funds	70%
4%	Allianz NFJ Small Cap Value A
2%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
13%	American Funds Grth Fund of Amer R5
4%	Calvert Social Investment Equity A
3%	Columbia Mid Cap Value A
2%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
2%	Vanguard REIT Index
13%	Vanguard Small Cap Index
10%	Vanguard Windsor II

2030 Model

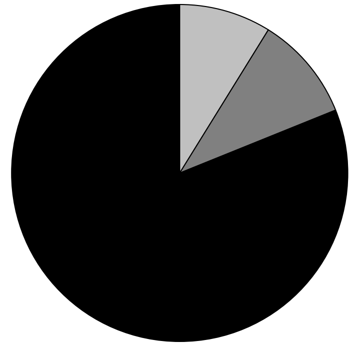


Stable Value Investments	12%
12%	Lincoln Stable Value Account

Bond-based Funds	13%
3%	BlackRock Inflation Protected Bond A
4%	Delaware Diversified Income A
3%	Principal High Yield A
3%	Vanguard Interm-Term Bond Index

Stock-based Funds	75%
4%	Allianz NFJ Small Cap Value A
2%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
14%	American Funds Grth Fund of Amer R5
4%	Calvert Social Investment Equity A
4%	Columbia Mid Cap Value A
3%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
13%	Vanguard Small Cap Index
11%	Vanguard Windsor II

2035 Model



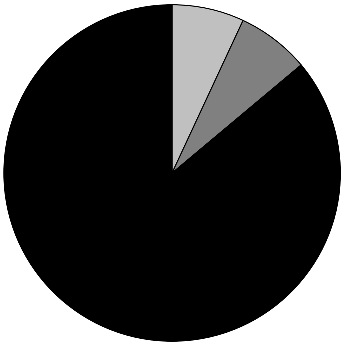
Stable Value Investments	9%
9%	Lincoln Stable Value Account

Bond-based Funds	10%
3%	BlackRock Inflation Protected Bond A
3%	Delaware Diversified Income A
2%	Principal High Yield A
2%	Vanguard Interm-Term Bond Index

Stock-based Funds	81%
4%	Allianz NFJ Small Cap Value A
3%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
15%	American Funds Grth Fund of Amer R5
5%	Calvert Social Investment Equity A
4%	Columbia Mid Cap Value A
3%	MFS Utilities R4
2%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
16%	Vanguard Small Cap Index
11%	Vanguard Windsor II

LifeSpan® Asset Allocation Models

2040 Model

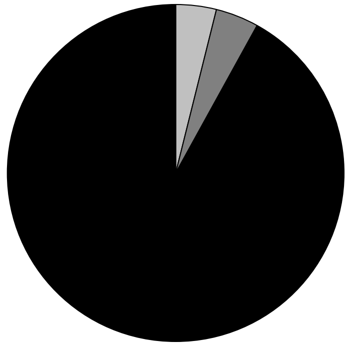


Stable Value Investments	7%
7%	Lincoln Stable Value Account

Bond-based Funds	7%
2%	BlackRock Inflation Protected Bond A
2%	Delaware Diversified Income A
1%	Principal High Yield A
2%	Vanguard Interm-Term Bond Index

Stock-based Funds	86%
5%	Allianz NFJ Small Cap Value A
3%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
15%	American Funds Grth Fund of Amer R5
5%	Calvert Social Investment Equity A
5%	Columbia Mid Cap Value A
3%	MFS Utilities R4
3%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
17%	Vanguard Small Cap Index
12%	Vanguard Windsor II

2045 Model

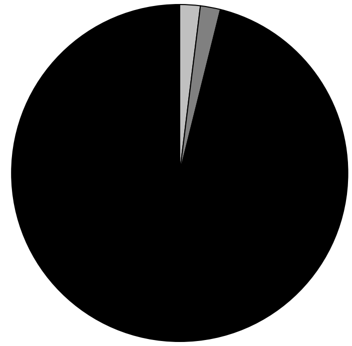


Stable Value Investments	4%
4%	Lincoln Stable Value Account

Bond-based Funds	4%
1%	BlackRock Inflation Protected Bond A
1%	Delaware Diversified Income A
1%	Principal High Yield A
1%	Vanguard Interm-Term Bond Index

Stock-based Funds	92%
5%	Allianz NFJ Small Cap Value A
4%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
15%	American Funds Grth Fund of Amer R5
5%	Calvert Social Investment Equity A
5%	Columbia Mid Cap Value A
3%	MFS Utilities R4
4%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
20%	Vanguard Small Cap Index
13%	Vanguard Windsor II

2050 Model



Stable Value Investments	2%
2%	Lincoln Stable Value Account

Bond-based Funds	2%
1%	BlackRock Inflation Protected Bond A
1%	Delaware Diversified Income A

Stock-based Funds	96%
5%	Allianz NFJ Small Cap Value A
5%	American Funds Capital World G/I R5
5%	American Funds EuroPacific Gr R5
5%	American Funds Fundamental Invs R5
15%	American Funds Grth Fund of Amer R5
5%	Calvert Social Investment Equity A
5%	Columbia Mid Cap Value A
3%	MFS Utilities R4
4%	Vanguard Developed Markets Index
5%	Vanguard International Value
3%	Vanguard REIT Index
23%	Vanguard Small Cap Index
13%	Vanguard Windsor II

These model portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The models have been developed as s with various risk profiles. A participant's own portfolio selection may vary depending on personal objectives, other assets held outside of the plan, time horizon and risk tolerance. The final decision regarding investment choices is the participant's, based on his or her individual situation, which may include factors and circumstances beyond the scope of these models and evaluation tools.

An asset allocation strategy and diversification may help reduce, but cannot eliminate risk of investment losses. There is no guarantee that by assuming more risk, you will achieve higher returns.

NOTES