



Lincoln HeroPlusSM – Defined Contribution Plans

Lincoln is pleased to present the HeroPlusSM program, which is designed specifically for emergency services volunteers, including volunteer firefighters and ambulance corps.

At the heart of the Lincoln HeroPlusSM program are robust investment options and rigorous fiduciary support services. You don't have to wait any longer. Your organization can now offer a customized HeroPlusSM program that will help you **recruit, retain** and **reward** your volunteers with confidence.

Charges and Fees:

Understanding the cost of your participants' awards program

All-in-Cost:

The all-in-costs reflects the gross quote, plus compensation paid to your financial representative and the plan's average fund expense ratio, less any revenues from "sub-t/a" charges.

- Lincoln recordkeeping, plan document and service fee 1.10 %
- Average fund expense ratio of *LifeSpan*[®] model^{2,3} .22%
- Less any revenues received from fund companies¹ (.04)%
- Suggested compensation to your financial representative .50 %

Total All-in-Cost = 1.78%

Plus Participant Fee = \$15

The asset charge/revenue requirement is provided for illustrative purposes only as this is a non-binding quote and no price guarantee is made, pending additional information.

**Additional information can be found at www.HeroPlusProgram.com
or by calling 800-445-2448.**

1 Ibid

2 *LifeSpan*[®] retirement income model portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The models have been developed as general examples for investors 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. The principal value of the investments is not guaranteed at any time, included the intended year of distribution.

3 Based on the 2035 Conservative *LifeSpan*[®] Asset Allocation Model. A participant's actual fund expenses could differ according to the participants investment elections.

An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment options in the plan before investing. For mutual funds and collective investment trust, the prospectus or similar document contains 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. For a prospectus or similar disclosure document, please contact your Lincoln representative.

The principal value of the investments in the models will fluctuate with market conditions and is not guaranteed at any time.

This program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker/dealer (member SIPC) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker/dealers also may provide services to customers.

HEROPLUSSM is the conversational name used for the Lincoln Alliance[®] Program.