



Lincoln HeroPlusSM – Defined Benefit 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

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|--------------------------------------------------------------------------------------------|-------|
| • Lincoln platform and plan document fee | 0.50% |
| • Compensation to financial representative | TBD |
| • Third party recordkeeping and service fees | TBD |
| • Average expense ratio of investment lineup
(based on portfolio determined by advisor) | TBD |

The recordkeeping and services fees do not include additional costs that might be associated with your investment manager nor the expense ratio and revenue sharing from investments.

Arrangements negotiated with third parties will determine the total all-in cost. 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.

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.

For plan sponsor use only. Not for use with plan participants.