

Qualified Default Investment Alternative (QDIA) selection form

For use with:
Lincoln DirectorSM
Lincoln DirectorSM in the State of New York

Important: Listed below are the options within the Lincoln DirectorSM Group Variable Annuity Contract that the Lincoln Financial Group believes meet the criteria to be selected as a Qualified Default Investment Alternative (QDIA), subject to the plan fiduciary's decision. Complete and return this form if you want to change your plan's current default investment option to one of the Balanced or Life Cycle QDIA's.

Please verify the option you select below is included in your investment lineup prior to returning this form:

If you elected the Lincoln Ibbotson Insight Series investment lineup, please choose from one of the asterisked options.

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|---|--|--|
| Balanced options: | <input type="checkbox"/> SA21 Balanced (not available in New York) <input type="checkbox"/> SA30 Conservative Balanced (not available in New York) <input type="checkbox"/> SA32 Aggressive Balanced (not available in New York) <input type="checkbox"/> SA95 LVIP Delaware Foundation [®] Conservative Allocation* <input type="checkbox"/> SA96 LVIP Delaware Foundation [®] Moderate Allocation* <input type="checkbox"/> SA97 LVIP Delaware Foundation [®] Aggressive Allocation* | <input type="checkbox"/> SA1B American Funds American Balanced Fund [®] <input type="checkbox"/> SA1F American Fund Capital Income Builder [®] <input type="checkbox"/> SA1L American Funds Income Fund of America [®] <input type="checkbox"/> SA2I FTVIPT Franklin Income Securities <input type="checkbox"/> SA2R MFS [®] VIT Total Return <input type="checkbox"/> SALE BlackRock Global Allocation |
| Life Cycle options: <i>(Discuss with your Account Manager before selecting this option)</i> | <input type="checkbox"/> Wilshire Target Maturity Profiles: SAL1 LVIP Wilshire 2010 Profile** – birth year before 1947 SAL2 LVIP Wilshire 2020 Profile** – birth year 1947-1957 SAL3 LVIP Wilshire 2030 Profile** – birth year 1958-1967 SAL4 LVIP Wilshire 2040 Profile** – birth year 1968 and after – The LVIP Wilshire Profile will be selected based on each participant's year of birth. | |
| Managed Account¹ | Stadion account management service If you would like to elect this option, do not complete and return this form. Please request a Stadion QDIA Sign Up kit for current Lincoln Director SM clients from Stadion at 800-222-7636. Then complete and return the separate <i>Managed Account QDIA Election form AND Stadion Agreement for Lincoln DirectorSM Contractowners</i> . These forms must be submitted together. | |

*These investment options are available with the Lincoln Ibbotson Insight Series Core and Expanded lineups.
 **These investment options are only available with the Lincoln Ibbotson Insight Series Expanded lineup.

Select one:

- Option 1:** Change the plan's default option to the QDIA selected above. The selected QDIA will apply to any new participants that have not made an investment election. **FAX form to 260 455-5984.**
- Option 2:** Change the plan's default option to the QDIA selected above. The selected QDIA will apply to any new participants that have not made an investment election. Future investment elections for all participants that are fully (100%) invested in the plan's current default option will be changed to the new QDIA. The existing balances for these participants will remain in the current default account. **Contact your Account Manager at 800 248-0838 before sending.**
- Option 3:** Change the plan's default option to the QDIA selected above. The selected QDIA will apply to any new participants that have not made an investment election. Future investment elections for all participants that are fully (100%) invested in the plan's current default option will be changed to the new QDIA. In addition, the existing balances for these participants will also be moved to the new QDIA. **Contact your Account Manager at 800 248-0838 before sending.**

Reminder: As required by the DOL, an initial and annual notice must be provided to affected participants (those with defaulted investments) by the plan sponsor. In order to receive fiduciary protection for defaulted assets, the plan sponsor must provide notices at least 30 days before initial investment into the QDIA and at least 30 days before the plan year beginning. Sample notices for each QDIA investment option can be downloaded at www.LincolnFinancial.com.

Plan name _____ Plan ID/Contract # _____
 Trustee/Plan Sponsor Signature _____ Date ____/____/____
 E-mail _____ Phone ____-____-____

Please return this form to Lincoln Financial Group:

Mailing address: PO Box 2248 Fort Wayne, IN 46801-2248
Overnight address: 1300 S. Clinton Street, Suite 500 Fort Wayne, IN 46802

¹ Stadion investment advice and account management services are provided by Stadion Money Management, Inc. Stadion Money Management, Inc. is an independent registered investment advisor for Stadion. Stadion Money Management, Inc. is neither an affiliate nor a member of the Lincoln Financial Group. Participants are responsible for their own due diligence and can obtain information from their plan sponsor and Stadion Money Management, Inc.

The Lincoln Ibbotson Insight Series is not an investment option. It is a fund lineup chosen by Ibbotson and Associates from the investment options that are available in the Lincoln DirectorSM group variable annuity. Ibbotson Associates, Inc. is a registered investment advisor and a wholly-owned subsidiary of Morningstar, Inc. Neither Ibbotson nor Morningstar are affiliated with the Lincoln Financial Group. The Ibbotson name is a registered mark of Morningstar, Inc. Ibbotson Associates, Inc., 22 W. Washington Street, Chicago, IL 60602. Lincoln DirectorSM group variable annuity is issued on contract form # 19476 (and variations thereof) by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc. 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.**



Lincoln Financial Group
 1300 South Clinton Street, Suite 500
 P.O. Box 2248
 Fort Wayne, IN 46801-2248
 877 533-9710

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