Qualified Default Investment Alternative (QDIA) selection form

Important: Listed below are the options within the Lincoln Director^{5M} 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.

Balanced options:	 SA21 Balanced (not available in New York) SA30 Conservative Balanced (not available in New York) SA32 Aggressive Balanced (not available in New York) SA32 Aggressive Balanced (not available in New York) SA95 LVIP Delaware Foundation® Conservative Allocation* SA96 LVIP Delaware Foundation® Moderate Allocation* SA97 LVIP Delaware Foundation® Aggressive Allocation* SA97 LVIP Delaware Foundation® Aggressive Allocation* 						
Life Cycle options: (Discuss with your Account Manager before selecting this option)	 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 Account ¹	Stadion account management service If you would like to elect this option, <u>do not</u> complete and return this form. Please request a Stadion QDIA Sign Up kit for current <i>Lincoln DirectorSM</i> 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:

Financial Group®

877 533-9710

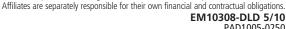
Option 1: Change the plan's default option to the QDIA selected above. The selected QDIA will apply to any new participants that have not made an investment election. FAX form to 260 455-5984.

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

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Plan name			Plan ID/Contract #			
Trustee/Plan				Date	/	/
E-mail				Phone		
Please return this	form to Lincolr	Financial Group:				
Mailing address:	PO Box 2248	Overnight a	address:	1300 S. Clinton S	Street, Suite	e 500
	Fort Wayne, IN			Fort Wayne, IN 4		
¹ Stadion investment advice and a provided by Stadion Money Mana Management, Inc. is an indepenc for Stadion. Stadion Money Mana nor a member of the Lincoln Fina responsible for their own due dilli, from their plan sponsor and Stadi	agement, Inc. Stadion Money dent registered investment advi agement, Inc. is neither an affil Incial Group. Participants are igence and can obtain informat	options that are available in the Lincoln wholly-owned subsidiary of Morningstar, sor name is a registere Lincoln Director [™] group variable annuity is iss Fort Wayne, IN, and distibuted by Lincoln	n Director [™] grou r, Inc. Neither Ib ed mark of Morn sued on contract n Financial Distrik	p variable annuity. Ibbotson A botson nor Morningstar are a ingstar, Inc. Ibbotson Associa form # 19476 (and variations butors, Inc. The Lincoln Nationa	Associatés, Inc. is ffiliated with the tes, Inc., 22 W. V thereof) by The Li al Life Insurance (a registered investment advisor and Lincoln Financial Group. The lbbotsc Washington Street, Chicago, IL 6060 incoln National Life Insurance Compan Company does not solicit business in th
Contract: Lincoln Financial Group 1300 South Clinton Street, Suite 500 P.O. Box 2248		coln Financial Group 00 South Clinton Street, Suite 500	sold in New York are issued on contract form #19476NY-A 7/04 by Lincoln Life & Annuity Company of New You Syracuse, NY and distributed by Lincoln Financial Distributors, Inc. The contractual obligations a backed by the claims-paying ability of Lincoln Life & Annuity Company of New Yor Product and features subject to state availability. Limitations and exclusions may app			
Fort Wayne, IN 46801-2248		t Wayne, IN 46801-2248	Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliat			



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