



Lincoln

Investment

RETIREMENT **SOLUTIONS** PREMIER

Lincoln Investment Planning, Inc.
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LINCOLN
INVESTMENT
Embrace the FutureSM

Retirement SOLUTIONS^{PREMIER} Annual Custodial Fee:

- \$16 on accounts with balances of \$2,000 or less (*formerly \$20*)
- \$28 on accounts with balances of \$2,001-\$250,000 (*formerly \$35*)
- There is no fee on accounts with balances greater than \$250,000

Retirement SOLUTIONS^{PREMIER} Investment Advisory Base Fees:

Effective January 1, 2011, annual Premier Base Fees will be:

- 0.85% on assets from \$0 to \$100,000 (*formerly 0.90%*)
- 0.78% on assets from \$100,001 to 500,000 (*formerly 0.80%*)
- 0.67% on assets from \$500,001 to 1,000,000 (*formerly 0.70%*)
- 0.56% on assets over \$1,000,000 (*formerly 0.60%*)

Asset Management Fees (if applicable):

Participants have the option to have all or a portion of their assets discretionarily managed in an Asset Management Program within Retirement SOLUTIONS^{PREMIER}. Fees for these programs are in addition to the Premier Base Fee and are disclosed in detail in Lincoln's Investment Advisory Disclosure Brochure

Loan Administration Fee (if applicable):

Participants requesting a loan will be charged a loan set-up fee of \$60 and Annual Loan Administration Fee of \$60, deducted from account.

Termination Fees

Retirement SOLUTIONS^{PREMIER} does not charge a Termination Fee to Montgomery County Public School Participants.

Additional fees that may apply:

If an investor wishes to receive loan or distribution proceeds in a way other than via first class mail, additional fees (such as for overnight mail or fed funds wire) may be assessed. In addition, the investor is advised to check with his/her bank to determine if the bank charges fees for processing ACH payments or Fed Funds Wire payments into the account.

If an participant changes banks or accounts at his/her bank and fail to notify us, or does not have enough money in the account to cover the automatic loan payment thus causing a bounced transaction, a \$35 charge will be assessed against the participant's account and the loan will be considered delinquent. (See the Loan Policy for further information.)

Prospectuses contain additional information about fees, including but not limited to, the sales charges, short-term trading fees, and internal expenses of the fund.