



Lincoln DirectorSM At-A-Glance

For Plan Sponsors

Why Lincoln Director for your retirement needs?

At Lincoln Financial Group we understand that when it comes to selecting your company's retirement plan, you have a variety of options. Lincoln Director offers a winning combination of distinguished investment options, outstanding service, and competitive pricing. Lincoln Director is a comprehensive retirement plan solution that can be tailored to meet your company's unique needs, regardless of the size of your organization.

Your investment option lineup

You choose the investment lineup that works for you.

- Full lineup: over 50 investment options, plus a guaranteed account
- Advisor Series: a subset of approximately 30 options with a lower average investment fee
- Customized lineup: chosen by you from the full lineup to meet your unique needs

Plan Administration

Lincoln Director's flexibility allows you to choose the type of plan administration that suits your company's needs.

- Third Party Administrator (TPA) of your choice
- Full service from Lincoln

Flexible, competitive pricing and underwriting

Whether your company employs two or 2,000, Lincoln Director can meet your needs, at an affordable and competitive price.

- No proprietary investment option requirements
- Ability to subsidize servicing costs
- Surrender charge reimbursement is available
- No minimum contribution requirements
- No average participant balance requirements
- No minimum asset requirements

Investment options from names you respect...



Plan sponsor and participant services

Fiduciary assistance

Lincoln Director provides tools and services to help you meet your fiduciary responsibilities as a plan sponsor including:

- Annual Plan Review and Fiduciary Checklist
- 404(c) Compliance information
- Sample investment policy statements

Employee retirement education and communications

Lincoln Director is committed to offering a wide range of participant education, communications, and enrollment materials to help meet your plan goals.

- Clear and comprehensive enrollment materials
- Helpful investor education
- Spanish language materials
- Quarterly statements that include personal rate of return
- Quarterly newsletters

Plan access when you need it

You will always have easy access to plan data and your employees will have access to their accounts.

- 24/7 internet access
- Toll-free automated telephone response system
- Live representatives answer calls Monday through Friday, 8 a.m. – 7 p.m., ET

Over 15,000 companies, representing more than 250,000 plan participants, place their trust in the Lincoln Director.

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Lincoln Financial Group
1300 South Clinton Street
Suite 500
PO Box 2248
Fort Wayne, IN 46802-2248
800 248-0838
www.lincolndirector.com

At your service...

A dedicated and experienced Lincoln DirectorSM client consultant will be assigned to you and will serve as your primary contact to coordinate all services.

Easy access to value-added services

Lincoln Director makes it easy for you to enhance your plan with optional, value-added services.

- 401k Toolbox[®], an investment advisory and account management service,¹ is available at no extra cost to your company.
- Lincoln's Plan Document Services Group can assist you with Adoption Agreements, Plan Amendments, Summary Plan Descriptions, and IRS Submissions.
- The Fiduciary Protection Plan,² provided by Aon, can help protect company and plan fiduciaries' personal assets in the event of lawsuits.
- Corporate Trust Services are provided by Delaware Management Trust Company.

Lincoln Financial Group: A rich history

Lincoln Financial Group has been providing financial planning services for more than 100 years. Headquartered in Philadelphia, the firm has more than 5,400 employees and consolidated assets of \$122 billion, as of September 30, 2005. Through its family of companies, Lincoln Financial Group provides annuities, life insurance, 401(k) plans, mutual funds, institutional investment management, and financial planning and advisory services.

¹ 401k Toolbox is owned and operated by PMFM, Inc., which is a fee-based, money management firm. 401k Toolbox and PMFM, Inc. are not members of the Lincoln family of companies. Fees may apply for participants electing account management services.

² Fiduciary Protection Plan provided by Aon's Affinity Surety & Fidelity. Aon is not a member of the Lincoln Financial Group.

The Lincoln Director is a group variable annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on policy form #19476 (and variations thereof) and is distributed by broker/dealers with selling agreements.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.