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Plan Fee and Expense Information

Before making your decision about investments, you should consider the following:

- Past performance is not an indication of how investments will perform in the future.
- While a diversified portfolio does guarantee a profit or protect against a loss, a well-balanced, diversified investment portfolio typically is best for most plan participants.
- Fees and expenses can reduce the value of your investment portfolio. This is particularly true over time, because not only is your investment balance reduced by the fees and expenses, but you also lose any return you would have earned on that incurred fee or expense. Fees and expenses are only one of several factors that you should consider when making investment decisions.

Plan Information For You

The following provides general information regarding the operation of the Plan, including charges for administrative expenses and individual expenses you may incur as a Plan participant. This information will be updated at least annually and more frequently if certain information changes. This Disclosure Statement is not intended to act as a substitute for a thorough review of all available investment and fee information before making investment decisions with respect to your Plan assets.

General Plan Information

Giving investment instructions. You may make or change an investment election at any time. To do so, you must initially complete a Lincoln Investment participant enrollment form. Changes to your elections may be done by contacting your plan's Lincoln Investment Financial Advisor listed in the Comparative Chart that follows.

Limitations on instructions. Once your Financial Advisor submits your changes to Lincoln Investment, we will process requested exchanges among the Plan's investment options on our Lincoln Investment Retirement Solutions Premier platform on days when the New York Stock Exchange is open for business (hereinafter, "business day") if the request is received in 'good order' prior to 4:00 pm (Eastern Time). All transactions that are received (in good order) after 4:00 pm (Eastern Time) on business days will be processed on the next business day. Your Plan Administrator (Employer) may impose additional restrictions on the acceptance of investment instructions. These limits, if applicable, will be communicated to you by your employer. If you are in an Asset Management Program-upon your termination of an Asset Management Program, the allocation of assets in that program remain unchanged and will continue to be assessed the Annual Asset Based Fee.

Voting and other rights. All mutual fund shares acquired shall be held in the name of the Custodian for the benefit of the Participant. All notices, prospectuses, financial statements, proxies and proxy soliciting materials relating to shares held in the Custodial Account will be delivered to Participants.

Administrative Expenses

Administrative expenses are costs associated with the operation of the Plan. These expenses may include recordkeeping, legal, accounting, and other services. Some of these expenses are passed on to you, the Participant. Administrative expenses charged to your account will be displayed on your quarterly statement. Fees that are paid directly from your account include:

Investor Platform Fee -Each Participant will be assessed an Investor Platform Fee of \$16.25 per quarter (\$65 per calendar year), per social security number. This fee will cover administrative expenses associated with carrying all of your accounts and will be deducted from just one of your accounts.

Individual Expenses

Individual expenses are the cost of optional services or fees you may incur for certain activities as follows:

Express Delivery Fees (wire/check):

- \$15 for overnight standard service (3 p.m.)
- \$25 for Fed Funds Wire Expedited Delivery

Loan Fees:

- \$60 set-up fee
- \$60 annual administration fee
- \$35 bounce fee charged if insufficient funds at the time of ACH loan repayment

QDRO Fee (Qualified Domestic Relations Order):

- \$100. This fee includes the calculation and administration of the allocation of the Plan account between the parties. If the QDRO dictates the allocation of expenses between the parties we will follow those instructions. If the QDRO does not specify how to allocate this expense, then you, the Participant will be assessed this fee.

Termination of Account Fee:

- \$60. This fee is charged in the event of the full distribution or transfer of all of your custodial assets. This fee may be waived for certain clients at the discretion of Lincoln Investment. The minimum account balance is \$100. If the account balance falls below \$100, then Lincoln Investment reserves the right to assess the Termination Fee and final Custodial Fee, close the account, and distribute the residual assets in accordance with the most recent distribution instructions.

Mutual Fund Shareholder Fees:

- Some Mutual Funds assess fees such as short-term trading fees. Contact your financial professional for information with questions on any fees that may apply to your holdings.

Advisory Fees:

- If you are using Retirement Solutions Premier then you will pay an advisory fee monthly, based on the assets in your account. Additional information regarding Lincoln Investment's investment advisory fees can be found in the firm's Form ADV 2A, which is available upon request. Please contact your financial professional for more information on this fee

Optional Asset Management Fee

- If you are using Asset Management in Retirement Solutions Premier, the annual fee of 0.30% will be deducted from your account on a monthly basis. Additional information regarding Lincoln Investment's investment advisory fees can be found in the firm's Form ADV 2A, which is available upon request. Please contact your financial professional for more information on this fee. Please see the attached charts for the most recent performance information on our Asset Management Programs.



Lincoln Investment, LLC

Asset Management - Composite Year To Date Returns - Updated: 6/15/2022

(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Lipper Indices												
Lipper S&P 500 Fund Index	-20.02%	0.15%	-4.66%				-9.70%	11.04%	11.24%	12.83%		
Lipper Large Cap Growth Index	-30.69%	-2.73%	-11.35%				-22.73%	9.69%	11.92%	13.31%		
Lipper Large Cap Value Index	-12.63%	2.33%	-0.93%				-7.63%	8.84%	8.24%	11.05%		
Lipper Small Cap Growth Index	-28.47%	-2.32%	-11.96%				-26.42%	5.54%	9.23%	11.08%		
Lipper Small Cap Value Index	-10.57%	3.08%	-0.28%				-9.01%	10.46%	6.39%	9.72%		
Lipper Internatl Fund Index	-19.33%	1.71%	-8.20%				-19.84%	4.03%	3.28%	6.28%		
Lipper Intermediate US Govt Fund Index	-9.79%	0.44%	-4.99%				-9.94%	-1.27%	0.14%	0.68%		

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Progressive Asset Management												
Progressive 14												
Conservative 14	-11.01%	-0.17%	-4.10%				-9.97%	1.23%	1.70%	1.96%	2.07%	11/16/2010
Moderate Conservative 14	-14.06%	-0.24%	-5.02%				-12.74%	1.86%	2.41%	3.07%	3.09%	11/16/2010
Moderate 14	-16.13%	-0.19%	-5.61%				-14.41%	2.88%	3.48%	4.38%	4.06%	11/1/2010
Moderate Aggressive 14	-18.24%	-0.24%	-6.15%				-15.90%	3.88%	4.48%	5.56%	5.23%	11/16/2010
Aggressive 14	-19.55%	-0.15%	-6.74%				-17.18%	4.49%	5.07%	6.48%	5.95%	11/16/2010
Progressive 12												
Conservative 12	-11.14%	-0.15%	-4.30%				-10.04%	1.13%	1.62%	2.08%	2.34%	1/1/2005
Moderate Conservative 12	-14.05%	-0.23%	-5.22%				-12.54%	1.83%	2.36%	3.17%	2.92%	1/1/2005
Moderate 12	-16.17%	-0.17%	-5.80%				-14.33%	2.85%	3.45%	4.43%	3.64%	1/1/2005
Moderate Aggressive 12	-18.24%	-0.24%	-6.26%				-15.86%	3.87%	4.46%	5.61%	4.36%	1/1/2005
Aggressive 12	-19.60%	-0.18%	-6.74%				-17.27%	4.49%	5.09%	6.44%	4.79%	1/1/2005
Progressive 8												
Conservative 8	-13.74%	-0.11%	-5.84%				-12.50%	0.04%	0.97%	1.42%	2.03%	11/1/2006
Moderate Conservative 8	-15.31%	0.01%	-6.12%				-13.82%	1.42%	2.31%	2.86%	2.83%	1/1/2006
Moderate 8	-16.80%	0.14%	-6.42%				-14.93%	2.71%	3.60%	4.27%	3.39%	1/1/2006
Moderate Aggressive 8	-18.40%	0.22%	-6.62%				-15.99%	4.06%	4.93%	5.61%	3.66%	1/1/2006
Aggressive 8	-19.68%	0.31%	-7.06%				-17.22%	4.70%	5.63%	6.53%	3.69%	9/16/2006

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Lincoln Investment, LLC

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(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Progressive Asset Management												
Progressive 5												
Conservative 5	-14.75%	0.08%	-6.39%				-13.43%	-0.65%	0.38%	1.36%	1.73%	12/16/2006
Moderate Conservative 5	-16.53%	0.07%	-6.77%				-14.41%	1.10%	2.00%	2.90%	2.56%	1/1/2006
Moderate 5	-18.20%	0.06%	-6.98%				-15.21%	2.99%	3.75%	4.47%	3.20%	1/1/2006
Moderate Aggressive 5	-19.87%	-0.01%	-7.12%				-15.92%	4.86%	5.48%	5.96%	3.72%	1/1/2006
Aggressive 5	-21.01%	0.02%	-7.34%				-16.74%	5.96%	6.61%	7.01%	3.77%	9/16/2006
Dividend Portfolios												
Income	-11.52%	0.88%	-2.54%				-9.19%	3.25%	3.06%		4.19%	1/1/2013
Income (403B)	-12.36%	0.63%	-3.33%				-9.85%	2.85%	2.87%		3.73%	10/16/2013

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Lincoln Strategic Vanguard												
Vanguard 10												
Conservative 10	-11.03%	0.62%	-4.74%				-10.28%	0.70%	1.42%	2.00%	2.23%	5/16/2008
Moderate Conservative 10	-13.38%	0.44%	-4.94%				-11.66%	2.11%	2.49%	3.62%	3.14%	2/16/2008
Moderate 10	-15.21%	0.34%	-4.91%				-12.53%	3.75%	3.91%	5.37%	3.86%	1/1/2008
Moderate Aggressive 10	-17.48%	0.12%	-5.11%				-13.78%	5.15%	5.06%	6.87%	4.49%	1/1/2008
Aggressive 10	-19.10%	0.07%	-5.41%				-15.17%	5.85%	5.72%	7.95%	5.38%	3/16/2008
Vanguard 5												
Conservative 5	-13.82%	0.45%	-5.97%				-12.45%	-0.29%	0.80%		1.46%	5/1/2014
Moderate Conservative 5	-15.20%	0.47%	-5.84%				-13.11%	1.64%	2.28%		2.66%	5/16/2014
Moderate 5	-16.54%	0.48%	-5.67%				-13.57%	3.52%	3.74%	5.25%	3.88%	1/1/2008
Moderate Aggressive 5	-17.95%	0.45%	-5.49%				-13.98%	5.30%	5.17%	6.94%	4.56%	1/1/2008
Aggressive 5	-18.78%	0.50%	-5.42%				-14.63%	6.20%	5.90%	8.24%	8.69%	8/16/2011

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Lincoln Strategic												
Conservative	-14.33%	0.13%	-5.96%				-13.55%	-0.14%	0.86%	1.66%	2.28%	9/16/1998
Moderate Conservative	-16.71%	0.19%	-6.85%				-15.36%	1.50%	2.13%	3.33%	2.70%	7/1/1998
Moderate	-19.05%	0.22%	-7.72%				-17.12%	3.18%	3.56%	5.15%	4.34%	8/1/2008
Moderate Aggressive	-21.07%	0.19%	-8.22%				-18.72%	4.54%	4.65%	6.53%	3.64%	6/1/1998
Aggressive	-22.22%	0.33%	-8.44%				-20.22%	5.25%	5.13%	7.39%	3.58%	5/16/1998
Lincoln Strategic Catholic Value												
Conservative (CV)	-8.67%	0.95%	-2.41%				-7.93%	2.85%	2.75%		3.10%	12/1/2015
Moderate Conservative (CV)	-10.65%	1.07%	-2.99%				-9.29%	3.72%	3.44%		2.76%	4/1/2014
Moderate (CV)	-12.80%	1.19%	-3.75%				-10.80%	4.54%	4.15%		3.42%	3/16/2014
Moderate Aggressive (CV)	-14.84%	1.35%	-4.58%				-12.21%	5.21%	4.76%		3.92%	3/16/2014
Aggressive (CV)	-16.59%	1.56%	-5.60%				-13.91%	5.48%	5.06%		3.98%	5/16/2014

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(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Adaptive Intelligence Model (AIM) Index												
Conservative Income	-12.59%	0.43%	-5.47%				-11.23%	0.39%			0.93%	10/16/2017
Conservative Growth & Income	-14.50%	0.57%	-5.46%				-12.59%	1.75%			1.94%	11/1/2017
Balanced	-15.27%	0.58%	-5.22%				-13.64%	3.11%			2.84%	10/16/2017
Total Return	-16.26%	0.76%	-4.73%				-13.88%	5.59%			4.73%	10/16/2017
Appreciation	-16.59%	0.78%	-4.68%				-14.11%	6.24%			5.16%	10/16/2017
Growth	-17.05%	0.93%	-4.40%				-14.47%	6.73%			5.69%	10/1/2017
Adaptive Intelligence Model (AIM) Active												
Conservative Income	-12.67%	-0.07%	-5.30%				-11.67%	0.33%			0.34%	7/16/2018
Conservative Growth & Income	-15.02%	0.11%	-5.85%				-13.91%	0.93%			0.78%	7/1/2018
Balanced	-15.19%	0.60%	-5.49%				-14.28%	2.25%			1.61%	7/1/2018
Total Return	-16.70%	0.84%	-5.52%				-15.46%	4.51%			3.17%	7/1/2018
Appreciation	-16.85%	0.95%	-5.53%				-15.58%	5.15%			3.61%	7/1/2018
Growth	-17.67%	1.09%	-5.54%				-16.44%	5.37%			3.78%	7/1/2018
AIM Active-Alternative Portfolios												
Absolute Return Portfolio(ARP)	-15.90%	0.53%	-6.34%				-16.73%	1.07%			0.50%	7/1/2018
Managed Income and Growth	-14.68%	0.39%	-6.31%				-15.22%	1.25%			0.59%	7/1/2018
AIM ESG												
Conservative Income		-0.08%									-100.00%**	3/16/2022
Conservative Growth & Income	-15.66%	0.01%	-6.25%								-100.00%**	12/16/2021
Balanced	-17.35%	-0.06%	-7.14%								-100.00%**	12/16/2021
Total Return	-19.85%	0.06%	-7.83%								-100.00%**	12/16/2021
Appreciation	-20.37%	0.09%	-8.07%								-100.00%**	1/1/2022
Growth	-21.16%	0.20%	-8.07%								-100.00%**	12/16/2021

Lincoln Investment, LLC

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(All Returns Are Net Of Fees)

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AIM Hybrid												
Conservative Growth & Income		-0.02%									-100.00%**	2/16/2022
Balanced		0.36%									-100.00%**	1/16/2022
Total Return		0.60%									-100.00%**	1/16/2022
Appreciation		0.67%									-100.00%**	1/16/2022
Growth		0.77%									-100.00%**	1/16/2022

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Calvert Responsible												
Conservative	-14.86%	0.05%	-6.28%				-13.71%				-1.35%	2/16/2020
Moderate	-17.12%	0.03%	-6.75%				-14.98%				1.54%	2/1/2020
Growth	-19.47%	-0.03%	-7.34%				-16.57%				2.83%	1/1/2020

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Russell												
Conservative	-14.04%	-0.05%	-6.10%				-14.57%	-1.47%	-0.32%	1.03%	1.92%	8/16/2000
Moderate	-15.34%	0.05%	-6.01%				-15.33%	0.27%	0.92%	2.42%	2.53%	6/16/2000
Balanced	-17.34%	0.24%	-6.21%				-16.70%	1.52%	1.84%	3.71%	3.03%	6/1/2000
Growth	-18.51%	0.46%	-6.05%				-17.39%	2.75%	2.87%	4.90%	2.93%	6/16/2000
Equity Growth	-19.72%	0.59%	-6.26%				-18.13%	3.87%	3.59%	5.74%	2.60%	6/16/2000
Russell Tax Managed												
Tax Managed Conservative	-12.59%	0.89%	-5.83%				-11.99%	-0.08%	1.16%	2.23%	2.31%	2/1/2005
Tax Managed Moderate	-13.96%	0.87%	-5.67%				-12.73%	1.25%	2.10%	3.51%	2.64%	2/1/2001
Tax Managed Balanced	-16.25%	0.83%	-5.84%				-14.02%	2.77%	3.20%	4.96%	3.50%	2/16/2001
Tax Managed Growth	-17.91%	0.77%	-5.75%				-14.93%	4.19%	4.25%	6.36%	3.73%	2/1/2001
Tax Managed Equity Growth	-19.08%	0.72%	-5.60%				-15.44%	5.39%	5.05%	7.28%	3.63%	2/1/2001

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CRMC American Funds Portfolios												
Conservative Income	-8.71%	0.63%	-3.32%				-7.43%	1.19%			1.26%	11/1/2017
Conservative Growth & Income	-10.95%	1.13%	-3.04%				-7.87%	3.12%			2.94%	11/1/2017
Moderate Growth & Income	-15.30%	1.21%	-5.17%				-11.84%	4.80%			4.12%	11/1/2017
Growth & Income	-17.81%	1.15%	-6.04%				-13.65%	5.61%			4.69%	11/1/2017
Moderate Growth	-22.84%	0.37%	-8.57%				-18.41%	5.23%			4.74%	11/1/2017
Global Growth	-26.48%	-0.22%	-11.42%				-24.13%	4.75%			3.95%	11/1/2017

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PIMCO Fixed Income Taxable												
Capital Preservation - Taxable	-5.86%	0.09%	-3.10%				-6.39%				-3.78%	11/16/2020
Enhanced Core - Taxable	-11.66%	0.31%	-5.36%				-11.84%				-6.51%	11/1/2020
Income Focus - Taxable	-11.70%	0.39%	-5.19%				-12.09%				-5.81%	11/1/2020
PIMCO Fixed Income Tax Aware												
Capital Preservation-Tax Aware	-6.34%	0.37%	-3.52%				-6.54%				-4.29%	1/1/2021
Enhanced Core - Tax Aware	-11.98%	0.68%	-6.15%				-12.04%				-6.19%	12/1/2020
Income Focus - Tax Aware	-11.96%	0.83%	-5.97%				-12.27%				-4.49%	11/1/2020
Franklin Templeton												
Income Portfolio	-11.13%	0.38%	-2.78%				-9.25%	2.01%			1.97%	10/1/2018

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Lincoln Investment, LLC

Asset Management - Composite Year To Date Returns - Updated: 6/15/2022
(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
JPMorgan Global Multi Asset												
Conservative	-12.90%	0.08%	-5.69%				-12.55%	0.10%	1.21%		1.81%	11/1/2015
Moderate Conservative	-15.01%	0.10%	-6.08%				-14.05%	1.83%	2.58%		3.16%	11/1/2015
Moderate	-16.97%	0.06%	-6.40%				-15.54%	3.43%	3.90%		4.43%	11/1/2015
Moderate Growth	-18.51%	0.07%	-6.76%				-16.51%	4.65%	4.80%		5.73%	11/16/2015
Growth	-19.93%	0.14%	-7.07%				-17.41%	5.67%	5.50%		6.49%	11/16/2015

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Asset Management - Composite Year To Date Returns - Updated: 6/15/2022
(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
AAMA												
Balanced Allocation	-12.48%	0.17%	-3.21%				-8.45%	3.04%	3.61%	4.68%	3.45%	1/1/2005
Equity Growth	-16.24%	0.09%	-2.92%				-9.28%	6.51%	6.69%	8.45%	5.03%	1/1/2005
Aggressive Growth	-16.50%	-0.28%	-3.39%				-9.43%	6.95%	7.04%	8.71%	5.85%	1/1/2006
Global Balanced Allocation	-13.37%	0.15%	-4.05%				-9.91%	2.54%	3.18%	4.21%	3.12%	1/1/2006
Global Equity Growth	-17.70%	0.05%	-4.29%				-11.67%	5.62%	5.97%	7.74%	4.62%	1/1/2006
Global Aggressive Growth	-18.04%	-0.31%	-4.78%				-12.01%	5.62%	6.06%	8.02%	5.98%	1/1/2006

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Asset Management - Composite Year To Date Returns - Updated: 6/15/2022
(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
ICON												
U.S. Income	-8.88%	1.29%	-2.37%				-8.39%	2.57%	2.80%	3.91%	3.91%	6/16/2012
U.S. Conservative	-11.46%	0.54%	-3.78%				-10.22%	3.94%	3.35%	3.97%	3.18%	11/16/2002
U.S. Moderate	-12.72%	1.29%	-4.00%				-11.08%	5.43%	4.48%	5.45%	4.34%	11/1/2002
U.S. Growth	-18.19%	2.44%	-6.37%				-14.86%	8.20%	5.93%	7.60%	5.37%	8/16/1998
International Growth	-21.04%	2.18%	-8.45%				-22.97%	-3.79%	-4.03%	-0.08%	1.51%	10/1/1998
Global Conservative	-12.32%	0.46%	-4.39%				-11.90%	1.87%	1.57%	2.62%	2.07%	12/1/2003
Global Moderate	-14.45%	1.06%	-5.08%				-14.08%	2.24%	1.72%	3.39%	3.69%	11/1/2002
Global Growth	-18.79%	2.39%	-6.87%				-17.89%	2.97%	1.27%	3.83%	2.05%	1/16/2004

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Asset Management - Composite Year To Date Returns - Updated: 6/15/2022
(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
CLS Investment												
Conservative	-1.01%	-1.01%					2.34%	4.31%	3.35%		2.72%	12/16/2012
Moderate Conservative	-1.29%	-1.29%					4.46%	6.24%	4.93%	4.19%	2.98%	7/1/2007
Moderate	-1.51%	-1.51%					7.05%	8.16%	6.48%	5.43%	3.75%	7/1/2007
Moderate Aggressive	-2.38%	-2.38%					7.31%	9.17%	7.35%	6.22%	3.91%	7/1/2007
Aggressive	-3.20%	-3.20%					7.77%	10.55%	8.51%	7.31%	4.53%	7/1/2007
CLS Tax-Aware												
TM Transition Moderate Conserv	-10.31%	-2.61%	-3.78%				-10.19%	1.93%	1.78%		2.05%	12/1/2013
TM Transition Moderate	-12.36%	-3.19%	-3.95%				-11.13%	4.12%	3.40%		3.47%	12/1/2013
TM Transition Moderate Aggres	-13.98%	-3.62%	-4.15%				-11.68%	6.19%	4.95%		4.71%	1/1/2014
CLS American Hybrid Strategy												
Conservative	-1.97%	-1.97%					0.33%	4.70%	3.44%		3.61%	11/16/2015
Moderate Conservative	-2.91%	-2.91%					3.25%	6.89%	5.30%		4.83%	8/1/2015
Moderate Aggressive	-5.17%	-5.17%					6.60%	9.89%	8.44%		7.35%	6/16/2015
Aggressive	-7.10%	-7.10%					5.57%	11.03%	9.44%		8.47%	6/16/2015

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Asset Management - Composite Year To Date Returns - Updated: 6/15/2022
(All Returns Are Net Of Fees)

Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
DoubleLine Minimum Volatility												
Conservative	-7.63%	-0.81%	-3.59%				-7.77%	-1.69%	-0.30%		0.29%	11/1/2015
Moderate Conservative	-9.02%	-0.96%	-2.61%				-8.53%	0.46%	1.29%		1.93%	10/16/2015
Moderate	-9.47%	-1.19%	-1.19%				-8.17%	2.86%			2.98%	7/16/2017

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
Meeder												
Flexible Fixed Income	-8.01%	-0.21%	-3.93%				-9.02%	-0.92%	-0.11%		0.12%	6/16/2013
Conservative	-9.72%	-0.08%	-4.00%				-9.19%	0.80%	1.25%	2.37%	2.50%	1/1/2012
Moderate Conservative	-10.76%	-0.02%	-4.28%				-9.06%	2.04%	2.18%	3.67%	2.83%	11/16/2007
Balanced	-11.92%	0.04%	-4.65%				-8.98%	3.15%	3.13%	5.05%	2.66%	7/1/2007
Moderate Growth	-13.47%	0.18%	-4.96%				-9.01%	4.93%	4.52%	7.01%	4.58%	1/1/2005
Growth	-17.01%	0.32%	-4.84%				-13.76%	5.02%	4.54%	7.16%	4.18%	1/1/2005

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Strategy / Model / Provider	YTD	May 2022	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1 Year	3 Year Annual	5 Year Annual	10 Year Annual	ITD Annual	Inception Date
CCMG												
Guardian Bond	-10.16%	-1.06%	-3.29%				-9.24%	1.96%	1.71%	3.29%	5.47%	1/1/2006
Multi-Strategy 25-75	-11.96%	-0.18%	-3.80%				-10.86%	3.47%	3.94%		4.62%	12/1/2016
Multi-Strategy 50-50	-14.77%	-0.07%	-4.46%				-12.97%	5.57%	5.79%		6.40%	12/1/2016
Multi-Strategy 75-25	-17.38%	0.04%	-5.13%				-14.95%	7.66%	8.01%	9.19%	6.66%	1/1/2006
Style Preferred	-19.94%	0.17%	-5.80%				-17.04%	8.91%	9.57%	10.82%	6.96%	6/1/2005
CCMG Global Risk Managed												
Conservative	-12.00%	-0.68%	-4.18%				-10.83%				3.75%	11/1/2019
Moderate	-14.46%	-1.17%	-5.02%				-12.70%				7.24%	10/16/2019
Growth	-16.75%	-1.62%	-5.76%				-14.52%				10.49%	10/16/2019

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Advisory Performance Disclaimer

Lincoln Investment Planning, LLC's (Lincoln Investment's) Composite Asset Management Performance (CAMP) system and Asset Management Composite Performance make it easy to quickly analyze and compare performance of advisory portfolios and financial market indexes. Advisory portfolio performance in both composite systems use an asset weighted composite and time weighted rate of return to present performance results net of fees (see Fees and Tax Considerations for more information). Each composite aggregates all client portfolios whose assets are managed under a particular strategy and reflects the aggregated performance across all underlying managed assets. Returns are calculated based on daily valuation and compiled semi-monthly through the 15th and the last business day of each month. CAMP and the Asset Management Composite Performance spreadsheets are available for most discretionary Asset Management Programs offered on the *Retirement SOLUTIONS PREMIER* and *Investor SOLUTIONS PREMIER* platforms.

The CAMP system and the Asset Management Composite Performance spreadsheets reflects the reinvestment of all dividends and/or distributions paid by the funds held in the portfolios during the specified time period. Range of return and performance charts should not be used exclusively when deciding upon an advisory investment strategy. The returns reflect the impact of material economic and market factors that occurred during the selected time period. Therefore, performance should be evaluated in the context of the broad market and general economic conditions during the selected period. When reviewing a shorter period of time, portfolio performance and volatility may not be indicative of the returns and volatility generated during longer periods of time and varying market conditions.

Lipper Mutual Fund Indexes: The unmanaged financial market indexes displayed: Lipper Standard & Poor's (S&P) 500 Fund Index; Lipper Large Cap Growth Index; Lipper Large Cap Value Index; Lipper Small Cap Growth Index; Lipper Small Cap Value Index; Lipper International Fund Index are representative of typical equity mutual funds. The Lipper Intermediate US Govt Fund Index is representative of a typical fixed income mutual fund. Each is an equal dollar weighted index of the 30 largest mutual funds within each fund classification as published and maintained by Thompson Reuters. Investors cannot invest directly in an index.

Lipper Mutual Fund Index Definitions: S&P 500 Index Funds –Funds that are passively managed and commit by prospectus language to replicate the performance of the S&P 500 Index, including reinvested dividends. In addition, S&P 500 Index funds have limited expenses (advisor fee no higher than 0.50%). **Large-Cap Growth Funds** —Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. Large-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index. **Large-Cap Value Funds** —Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) greater than 300% of the dollar-weighted median market capitalization of the middle 1,000 securities of the S&P SuperComposite 1500 Index. Large-cap value funds typically have a below-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P 500 Index. **Small-Cap Growth Funds** —Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of the S&P SuperComposite 1500 Index. Small-cap growth funds typically have an above-average price-to-earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index. **Small-Cap Value Funds** —Funds that, by portfolio practice, invest at least 75% of their equity assets in companies with market capitalizations (on a three-year weighted basis) less than 250% of the dollar-weighted median of the smallest 500 of the middle 1,000 securities of S&P SuperComposite 1500 Index. Small-cap value funds typically have a below-average price-to earnings ratio, price-to-book ratio, and three-year sales-per-share growth value, compared to the S&P SmallCap 600 Index. **International Funds** – Funds that invest their assets in securities with primary trading markets outside of the United States. **Intermediate U.S. Government Funds** – Funds invest



Advisory Performance Disclaimer

primarily in securities issued or guaranteed by the U.S. government, its agencies, or its instrumentalities, with dollar-weighted average maturities of five to ten years.

Fees and tax considerations: Performance is presented net of (1) actual advisory fee charged by Financial Advisors; (2) actual Asset Management Program fees assessed (including applicable breakpoints); and (3) Transaction costs assessed by the fund companies (e.g. short term trading fees and redemption fees), and 12b-1 fee credits. Portfolio performance does not include the deduction of SOLUTIONS account administration expenses, such as platform fees and loan fees which would have a negligible impact on performance results. Total advisory fees vary by individual client account and can range from 0.75% to 1.75%. Some employer plan accounts and associates of Lincoln Investment have the ability to invest at discounted fees. Accounts with these discounted fees have an immaterial effect on the performance calculations since they comprise less than 5% of all composite assets. The impact of taxes is not addressed in the calculation of composite performance. After-tax returns depend on the type of the account (taxable or tax-deferred) and each investor's personal tax situation.

Market Risks: All investments involve the risk of potential investment losses as well as the potential for investment gains. The investment return and principal value of an investment will fluctuate, and an investor's shares, when redeemed, may be worth more or less than their original cost. Past performance is no guarantee of future results. Funds that invest in stocks of small-cap or mid-cap companies involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies. Funds that invest in international securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investment in emerging markets may accentuate these risks. Bonds are subject to interest rate risk. Funds that hold bonds are subject to declines and increases in value due to general changes in interest rates.

Standard deviation is a statistical measure of the range of performance in which the total returns of an investment will fall. When an investment has a high standard deviation, the range of performance is very wide, indicating that there is a greater potential for volatility. For example, an Aggressive model will typically experience higher volatility as these portfolios invest in all equities and are subject to more market risk. The graph charts in the CAMP system reflect the range of volatility that occurred in the portfolio ninety-five percent (95%) of the time, based on the time period selected for review.

Asset weighted composite combines all the assets and cash flows for accounts in each Asset Management Program portfolio to calculate performance as if the composite were one portfolio. Composite performance represents the performance of all of the assets in the Asset Management Program portfolio and may differ from the performance for an individual client. Composite performance is calculated for every Asset Management Program portfolio for the specified time period where composite assets are over \$1000.

Time weighted rate of return effectively eliminates the distorting effects created by inflows and outflows of assets in the managed portfolio. The time weighted rate of return allows Lincoln Investment to report the growth or decline of composite portfolio value during the specified period of time. Composite performance returns, therefore, are different from a client's personal rate of return using an Internal Rate of Return (IRR) calculation if there are inflows or outflows of assets in the account.

Additional information regarding Lincoln Investment's advisory fees can be found in the firm's Form ADV 2A & Appendix I, which is available on www.lincolninvestment.com and upon request.