



You're In Charge®

RETIREMENT PLAN SERVICES



Shape your financial future

Lincoln Alliance® program

City of Richmond 457(b) Deferred
Compensation Plan

Welcome to your retirement plan!

It's a valuable benefit, so make the most of it. Saving now may help you get to where you want to be in the future.

Enrolling is fast and easy. Register online, and in just a few clicks, you're done. It's really that simple.



Take the road to financial freedom.

JOIN THE PLAN.

- Visit LincolnFinancial.com/Register to register for online account access.
- Follow the prompts, and after registration, you'll be directed to your account page to enroll in the plan.
- Choose your contribution rate and investment option and you're enrolled!

LincolnFinancial.com/Retirement

WELCOME

PLAN HIGHLIGHTS

City of Richmond 457(b) Deferred Compensation Plan

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you have.

When am I fully vested in my retirement plan?

"Fully vested" means you have 100% ownership of the assets in your retirement account (your plan).

- You always have 100% ownership of any money you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.

What are my investment options?

You can choose from a wide variety of investment options to meet your retirement savings goal.

- **MAKE AN ALL-IN-ONE CHOICE** if you want one diversified portfolio managed for you.
- **MANAGE IT YOURSELF** and select your own portfolio of investments.
- **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the Default Investment Alternative (DIA) selected by your employer.

Can I consolidate accounts from my previous retirement plans?

You can consolidate assets from a previous retirement plan (or plans) to create an integrated savings strategy. With this option, you have the ability to:

- Manage all of your assets in one place.
- Get a single consolidated quarterly statement.
- Access account information with a single toll-free number or a single website.
- Get help and educational assistance for all of your accounts.
- Get a potentially broader array of investment choices and account types.

Contact your financial professional for assistance in determining the course of action appropriate to your situation.

WELCOME

Can I access balances in my retirement savings account prior to retirement?

Your retirement plan will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money from it. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

Loans

You can take a loan from certain account balances for:

- General purposes
- Purchase a primary residence

Check with your financial professional for information about loan fees, repayment, and the pros and cons of borrowing from your retirement plan.

Withdrawals

You may take a distribution from **certain available accounts** upon:

- Severance from employment
- Attainment of age 70½
- Unforeseeable emergency
- Death

What fees and/or expenses may be associated with my plan?

The amount you pay for your retirement plan depends on the type of plan and the services available. In general, there are three primary types of fees and expenses:

1. **General plan administrative service fees** may be charged to or deducted from the individual accounts of all plan participants to pay for plan expenses. Examples include fees and expenses for legal, accounting, and recordkeeping services.
2. **Individual administrative service fees** may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person. Examples include fees and expenses for plan loans and for processing Qualified Domestic Relations Orders.

The following fees are a few of the fees associated with your plan. **Please keep in mind that this is not an all-inclusive list of fees and expenses.** If you would like more information, please contact your employer or retirement plan representative.

Plan-level wrap fee

This is a fee charged to cover expenses incurred in the administration of the plan. These expenses may include, but are not limited to, the receipt and processing of deposits, processing of withdrawals, Customer Contact Center operations, and website development and maintenance. The fee also may cover marketing expenses and commissions paid to advisors. To the extent the fee is not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options, the fee will be deducted from your account on a pro rata basis. If revenue sharing payments are received, only the portion of the fee not offset by revenue sharing payments will be deducted from your account. The fee is .13% quarterly.

How can I access my account?

You can access and manage your retirement account any time:

LincolnFinancial.com/Retirement
800-234-3500

These highlights are a brief overview of the City of Richmond 457(b) Deferred Compensation Plan and not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions.

For any investment option in the plan, including an option that is part of an asset allocation portfolio, you may obtain a prospectus or a similar document by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800-234-3500.

Important investment information

Performance

When used as supplemental sales literature, investment information must be accompanied by this disclosure statement

The performance data quoted represents past performance; past performance does not guarantee future results. Investment returns and principal value will fluctuate so your account balance, when redeemed, may be worth more or less than your original cost.

Current performance may be lower or higher than the performance data quoted. Instances of high double-digit returns are highly unusual and cannot be sustained. Investors should be aware that returns vary due to market conditions.

Participation in a collective trust (designated as "Trust" in the name of the investment option) is governed by terms of the trust and participation materials. An investor should carefully consider the investment objectives, risks, and charges and expenses of the collective trusts before investing. The participation materials contain this and other important information and should be read carefully before investing or sending money. Participation materials for any of the collective trusts in the program are available at 877-533-9710.

You may obtain a prospectus or similar document for each investment option in the plan by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800 234-3500.

When the fund's inception date is less than 10 years, historical performance may not be available. When this is the case, extended performance has been calculated based on the oldest share class of the fund, adjusted for fees.

Please obtain mutual fund performance data for the most recent month end by visiting www.morningstar.com and requesting a quote using the appropriate ticker symbol.

Fund data is provided here by Morningstar, Inc.

Morningstar Information

Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during that month, and dividing by the starting price. Reinvestments are made using the actual reinvestment price, and daily payoffs are reinvested monthly.

© 2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Issuing Company

The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. **Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.**

Fees and Expenses

Fees and expenses reduce the assets allocated to your investments under the Plan, ultimately lowering the net rate of return. In addition, the fees and expenses of the investment options in your Plan will negatively impact the net rate of return of those investments. Higher fees, of course, will impact the performance of your investments.

If the performance for an investment option reports a difference between the gross expense ratio and net expense ratio, please refer to the fund's prospectus (mutual funds) or disclosure statement (collective investment trust), which may provide an explanation of applicable fee waivers.

Fee and expense information is based on information available as of 09/30/2019.

Benchmarks

A benchmark index gives the investor a point of reference for evaluating a fund's performance. Each investment option in the Plan's lineup is compared with a secondary index, based on its Morningstar Category. For example, all funds in the large-growth category are compared with the Russell Top 200 Growth index.

Investment Risk

Foreign securities portfolios/emerging markets portfolios: Portfolios that invest in foreign securities involve special additional risks. These risks include, but are not limited to: currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets can accentuate these risks.

Sector portfolios: Portfolios that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Nondiversified portfolios: Portfolios that invest assets in a single issuer or a few issuers involve additional risks, including share price fluctuations, because of the increased concentration of investment.

Small-cap portfolios: Portfolios that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average and may be less liquid than larger companies.

Mid-cap portfolios: Portfolios that invest in companies with market capitalization below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-yield bond portfolios: Portfolios that invest in less-than-investment-grade-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility and increased risk of default.

REITs: The value of the shares of a REIT fund will fluctuate with the value of the underlying assets (real estate properties). There are special risk factors associated with REITs, such as interest rate risk and the illiquidity of the real estate market.

Fund Restrictions

Lincoln Stable Value Account -L7NGPA: Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Frequent trading policy: Transactions associated with market timing — such as frequent, large, or short-term transfers among investment options — can affect the underlying funds and their investments. Lincoln Financial therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Fund-specific restrictions: Fund companies may have their own policies and procedures with respect to frequent purchases and redemptions of their respective shares, which may be more or less restrictive than the frequent trading policies and procedures of other investment options and of the Lincoln Financial Market Timing Policy. For example, when funds adopt a purchase blocking policy and you transfer an amount in excess of the fund's imposed limit from that investment, you will be restricted from investing back into that investment for a specified period of time. For more information on frequent purchase and redemption policies, please refer to the fund's prospectus or similar document.

Performance and fee overview

City of Richmond 457(b) Deferred Compensation Plan

Specialty	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2019						Fees	
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net
PIMCO Commodity Real Ret Strat Instl⁵ Commodities Broad Basket Morningstar Lng-Only Cmdty TR USD	PCRIX	06/02	5.71	-6.95	-1.43	-7.32	-2.83	2.16	1.60	1.46
			6.64	-9.78	0.05	-8.05	-2.44			
Vanguard Real Estate Index Admiral^{10,13} Real Estate S&P United States REIT TR USD	VGSLX	11/01	28.14	19.89	7.06	9.94	12.89	10.77	0.12	0.12
			25.45	17.81	6.91	9.88	12.86			
International Stock										
American Funds Europacific Growth R6¹ Foreign Large Growth MSCI ACWI Ex USA Growth NR USD	REGX	05/09	15.72	1.14	7.38	5.02	6.07	8.66	0.49	0.49
			16.21	2.03	7.37	4.86	5.82			
American Funds New Perspective R6¹ World Large Stock MSCI ACWI Large Cap NR USD	RNPGX	05/09	18.45	2.88	12.38	9.72	10.67	12.86	0.45	0.45
			16.15	1.82	10.11	6.75	8.29			
DFA International Value I¹ Foreign Large Value MSCI ACWI Ex USA Value NR USD	DFIVX	02/94	7.28	-8.41	5.46	1.41	3.35	5.79	0.63	0.43
			6.94	-4.51	5.24	0.89	3.05			
Invesco Oppenheimer Developing Mkts R6⁴ Diversified Emerging Mkts MSCI EM NR USD	ODVIX	12/11	11.31	2.65	8.05	2.83	5.86	5.91	0.85	0.85
			5.89	-2.02	5.97	2.33	3.37			
Vanguard International Growth Adm¹ Foreign Large Growth MSCI ACWI Ex USA Growth NR USD	VWILX	08/01	15.05	-1.93	10.34	7.20	7.84	7.11	0.32	0.32
			16.21	2.03	7.37	4.86	5.82			
U.S. Stock										
American Funds Growth Fund of Amer R6 Large Growth Russell 1000 Growth TR USD	RGAGX	05/09	15.46	-1.93	13.10	10.97	12.76	14.22	0.33	0.33
			23.30	3.71	16.89	13.39	14.94			
ClearBridge Mid Cap Growth IS^{3,12} Mid-Cap Growth Russell Mid Cap Growth TR USD	LCMIX	09/13	23.52	3.08	13.15	9.39	---	9.63	1.00	0.75
			25.23	5.20	14.50	11.12	14.08			
DFA US Core Equity 1 I Large Blend Russell 1000 TR USD	DFEOX	09/05	19.22	0.21	12.00	9.53	12.82	8.58	0.19	0.19
			20.53	3.87	13.19	10.62	13.23			
State St Russell Sm Cap[®] Gr Indx NL CI C^{3,13} Small Growth Russell 2000 Growth TR USD	CMFO5	09/09	15.34	-9.68	9.72	8.99	12.14	12.05	0.08	0.05
			15.34	-9.63	9.79	9.08	12.25			
State St Russell Sm Cap[®] Val Indx NL CI C^{3,13} Small Value Russell 2000 Value TR USD	CMFP5	09/09	12.78	-8.26	6.55	7.13	10.01	9.94	0.07	0.05
			12.82	-8.24	6.54	7.17	10.06			
State Street Russell Large Cap Val Indx NL Series CI C Large Value Russell 1000 Value TR USD	CMFB2	06/09	17.82	4.01	9.44	7.81	11.46	13.01	0.04	0.04
			17.81	4.00	9.43	7.79	11.46			
Vanguard FTSE Social Index Admiral^{12,13} Large Blend Russell 1000 TR USD	VFTAX	02/19	21.18	5.29	14.60	11.59	13.69	11.81	0.14	0.14
			20.53	3.87	13.19	10.62	13.23			
Vanguard Mid-Cap Value Index Admiral^{3,13} Mid-Cap Value Russell Mid Cap Value TR USD	VMVAX	09/11	20.43	2.30	8.83	8.37	12.59	13.62	0.07	0.07
			19.47	1.60	7.82	7.55	12.29			

	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2019						Fees		
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net	
Balanced/Allocation											
Vanguard LifeStrategy Cnstrv Gr Inv ^{9,14} Allocation--30% to 50% Equity Morningstar Mod Con Tgt Risk TR USD	VSCGX	09/94	11.99	7.04	6.07	5.43	6.53	6.87	0.12	0.12	
			11.19	6.64	5.94	5.00	6.09				
Vanguard LifeStrategy Growth Inv ^{9,14} Allocation--70% to 85% Equity Morningstar Mod Agg Tgt Risk TR USD	VASGX	09/94	15.00	3.10	8.75	6.93	9.05	7.97	0.14	0.14	
			15.04	3.91	8.95	6.79	8.80				
Vanguard LifeStrategy Income Inv ¹⁴ Allocation--15% to 30% Equity Morningstar Con Tgt Risk TR USD	VASIX	09/94	10.42	8.89	4.66	4.57	5.17	6.24	0.11	0.11	
			9.08	7.73	4.22	3.76	4.44				
Vanguard LifeStrategy Moderate Gr Inv ^{9,14} Allocation--50% to 70% Equity Morningstar Mod Tgt Risk TR USD	VSMGX	09/94	13.52	5.09	7.44	6.23	7.88	7.56	0.13	0.13	
			13.11	5.41	7.43	5.91	7.51				
Vanguard Target Retirement Income Inv ^{11,14} Target-Date Retirement Morningstar Lifetime Mod Incm TR USD	VTINX	10/03	10.29	6.75	5.10	4.57	5.76	5.29	0.12	0.12	
			9.73	5.21	4.99	4.18	5.61				
Vanguard Target Retirement 2020 Inv ^{11,14} Target-Date 2020 Morningstar Lifetime Mod 2020 TR USD	VTWNX	06/06	12.61	5.29	7.08	5.97	7.96	6.25	0.13	0.13	
			13.28	6.53	6.78	5.57	7.64				
Vanguard Target Retirement 2025 Inv ^{11,14} Target-Date 2025 Morningstar Lifetime Mod 2025 TR USD	VTTVX	10/03	13.70	4.89	7.77	6.39	8.48	6.75	0.13	0.13	
			14.23	6.22	7.51	6.04	8.31				
Vanguard Target Retirement 2030 Inv ^{11,14} Target-Date 2030 Morningstar Lifetime Mod 2030 TR USD	VTHRX	06/06	14.28	4.15	8.29	6.67	8.92	6.58	0.14	0.14	
			15.11	5.40	8.31	6.50	8.90				
Vanguard Target Retirement 2035 Inv ^{11,14} Target-Date 2035 Morningstar Lifetime Mod 2035 TR USD	VTTX	10/03	14.77	3.37	8.78	6.92	9.35	7.32	0.14	0.14	
			15.76	4.24	8.96	6.84	9.29				
Vanguard Target Retirement 2040 Inv ^{11,14} Target-Date 2040 Morningstar Lifetime Mod 2040 TR USD	VFORX	06/06	15.35	2.63	9.28	7.15	9.61	6.93	0.14	0.14	
			16.11	3.23	9.30	6.98	9.42				
Vanguard Target Retirement 2045 Inv ^{11,14} Target-Date 2045 Morningstar Lifetime Mod 2045 TR USD	VTIVX	10/03	15.69	2.06	9.41	7.23	9.66	7.71	0.15	0.15	
			16.18	2.62	9.37	6.97	9.38				
Vanguard Target Retirement 2050 Inv ^{11,14} Target-Date 2050 Morningstar Lifetime Mod 2050 TR USD	VFIFX	06/06	15.71	2.07	9.42	7.24	9.65	6.99	0.15	0.15	
			16.11	2.39	9.32	6.89	9.28				
Vanguard Target Retirement 2055 Inv ^{11,14} Target-Date 2055 Morningstar Lifetime Mod 2055 TR USD	VFFVX	08/10	15.69	2.09	9.41	7.21	---	10.06	0.15	0.15	
			16.02	2.29	9.26	6.81	9.17				
Vanguard Target Retirement 2060 Inv ¹⁴ Target-Date 2060+ Morningstar Lifetime Mod 2060 TR USD	VTTX	01/12	15.68	2.07	9.41	7.20	---	9.72	0.15	0.15	
			15.91	2.22	9.18	6.71	9.11				
Vanguard Target Retirement 2065 Inv ¹⁴ Target-Date 2060+ Morningstar Lifetime Mod 2060 TR USD	VLXVX	07/17	15.71	2.09	---	---	---	7.12	0.15	0.15	
			15.91	2.22	9.18	6.71	9.11				
Bond											
Baird Aggregate Bond Inst ² Intermediate Core Bond BBgBarc US Agg Bond TR USD	BAGIX	09/00	9.15	10.69	3.31	3.73	4.72	5.40	0.30	0.30	
			8.52	10.30	2.92	3.38	3.75				

	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2019						Fees		
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net	
Bond (continued)											
BlackRock Inflation Protected Bond K² Inflation-Protected Bond BBgBarc US Treasury US TIPS TR USD	BPLBX	06/04	6.96	6.15	1.91	1.91	3.13	4.25	0.50	0.45	
Federated Government Ultrashrt Dur R6² Ultrashort Bond BBgBarc Govt/Corp 1 Yr Duration TR USD	FGULX	03/16	1.80	2.35	1.61	1.04	0.76	1.51	0.43	0.24	
PIMCO High Yield Instl⁶ High Yield Bond ICE BofAML US High Yield TR USD	PHIYX	12/92	12.13	7.49	5.78	5.38	7.41	7.62	0.59	0.59	
PIMCO Income Instl⁷ Multisector Bond BBgBarc US Universal TR USD	PIMIX	03/07	5.39	6.16	5.29	5.12	8.88	8.20	1.05	1.05	
Templeton Global Bond R6^{8,12} Nontraditional Bond ICE BofAML USD 3M Dep OR CM TR USD	FBNRX	05/13	-0.58	1.16	3.99	0.94	3.82	1.18	0.67	0.57	
Cash/Stable Value											
Lincoln Stable Value Account -L7NGPA¹⁵ Current rate of return: 2.10% Term: Quarterly Guaranteed Minimum Interest Rate: 1.70%		05/83									

Target-risk Disclosures

- 1 Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
- 2 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund(or account).
- 3 Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 4 Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability.
- 5 Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.
- 6 High yield portfolios may invest in high-yield or lower rated fixed-income securities (junk bonds), which may experience higher volatility and increased risk of non-payment or default.
- 7 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund(or account). Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability.
- 8 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund(or account). Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information. Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 9 Asset allocation does not ensure a profit, nor protect against loss in a declining market.
- 10 REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.
- 11 The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target date funds make no changes in asset allocations after the target date is reached; other target date funds continue to make asset allocation changes following the target date (see prospectus for the fund's allocation strategy). The principal value is not guaranteed at any time, including at the target date.
- 12 Social Awareness funds only invest in companies that meet socially responsible criteria, so exposure to certain industry sectors may be greater or less than similar funds or market indexes, and thereby may lead to performance differences.
- 13 An index is unmanaged, and one cannot invest directly in an index.
- 14 Each Profile Fund is operated as a fund of funds which invests primarily in other funds rather than in individual securities. Funds of this nature may be more expensive than other investment options. The Profile Funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.
- 15 The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. **Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.**



City of Richmond 457(b) Deferred Compensation Plan
Request for a Rollover

RHMD-001

Section I Plan Information

PLEASE PRINT CLEARLY

Carefully read the rollover notice you received from your distributing plan before you complete the following sections on the Request for a Rollover.

If you have investment elections on file and do not correctly complete Section II of this form, your rollover will be deposited into the investment elections you have on file.

Step A: Participant Information

Information provided on this form will be used exclusively for administering your account and sending financial documents and information related to your plan.

Name: First Middle Last Suffix (i.e., Jr., Sr.) SSN#

Address: Street City State ZIP

Birth Date: Married Male Daytime Phone:

Date of hire: Not married Female Evening Phone:

E-mail address:

Step B: What was your former plan (Complete all of Step B)

Amount of rollover: \$ or %

I am requesting a rollover of my existing:

- Pretax contributions from a 401(a)
Pretax contributions from a 401(k)
Pretax contributions from a 403(b)
Pretax contributions from a 457(b) Gov
Pretax contributions from an IRA

Note: Roth and After-tax rollovers are not allowed for this plan.

My current account is with (check one): Lincoln Other

Former employer's name: Daytime Phone:

Previous Account Number(s):

Name of annuity provider, custodian or trustee:

Contact person:

Daytime Phone: E-mail address:

Address: Street City State ZIP

You must provide one of the following forms of documentation in order to process your rollover:

- Copy of most recent statement from the prior plan
Letter from prior plan sponsor indicating the type of plan where rollover originated
Copy of prior plan sponsor's IRS determination letter

Failure to provide one of the above forms of supporting information will delay the processing of your rollover request until such supporting information is received.

Step C: Signatures

Participant

By signing below, I certify that:

- Residents of all states except Alabama, Arkansas, Colorado, District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia and Washington, please note: Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.
- For Arkansas, Colorado, Kentucky, Maine, New Mexico, Ohio, Rhode Island, Tennessee residents only: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.
- For Alabama and Louisiana residents only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.
- For District of Columbia residents only: WARNING: it is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- For Florida residents only: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- For Maryland residents only: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- For New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- For Oklahoma residents only: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- For Pennsylvania residents only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- For Vermont residents only: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
- For Virginia and Washington residents only: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.
- I have read, understand and agree to the terms on this form, the disclosures outlined and the distribution restrictions contained in the enrollment booklet.
- This transaction contains only eligible rollover dollars. In addition, my investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations affiliated with the Lincoln Alliance® program and are solely for my benefit, based on my investment elections in Step D of this form.
- I have read and understand the rollover notice I received from my distributing plan.
- I request to have this transaction processed immediately. I understand that my participation, including my rollover contribution and any associated earnings, will be governed by the provisions contained in the receiving retirement plan.
- This rollover was transferred within 60 days after I received such payment, if applicable.

Your Signature

Date

Retirement Consultant name:

Agent Code (if any)

Trustee Acceptance

Be advised that the Lincoln Financial Group Trust Company, Inc. is acting as trustee/custodian and is willing to accept the proceeds from the above-referenced plan or account into the trust/custodial account, in the Lincoln Alliance® program.

Return this form to:

City of Richmond
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876

Instructions for former provider

Please make check payable to:
Lincoln Financial Group Trust Company, Inc.

For the benefit of: Participant Name/SSN

Please mail check to:
City of Richmond
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876



City of Richmond 457(b) Deferred Compensation Plan

Request for a Rollover

RHMD-001

Section II Investment Information

PLEASE PRINT CLEARLY

Step D: Decide how to invest

Name: _____ SSN#: _____
First Middle Last Suffix (i.e., Jr., Sr.)

INVESTMENT ELECTIONS:

NOTE: If you have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the default investment option designated by your employer. You will then be able to move your assets out of that investment option.

I want to apply my transfer amount to my current investment elections on file.

*Do not complete any other section in **Decide how to invest**.*

Make an all-in-one choice - This election applies to all contribution types

*Choose only one **Make an all-in-one choice** option at 100%. Do not complete any other section in **Decide how to invest**.*

Target-risk funds

- 100% Vanguard LifeStrategy Income Inv
- 100% Vanguard LifeStrategy Cnsv Gr Inv
- 100% Vanguard LifeStrategy Moderate Gr Inv
- 100% Vanguard LifeStrategy Growth Inv

Target-date funds

- | | |
|---|---|
| <input type="checkbox"/> 100% Vanguard Target Retirement Income Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2045 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2020 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2050 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2025 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2055 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2030 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2065 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2035 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2060 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2040 Inv | |

Rebalancing is handled for you. When you select a portfolio, your account balances will be automatically rebalanced periodically. The rebalancing process is based on the portfolio's investment mix and objectives. Please note: If your current investment elections include an auto-rebalance feature and you elect to roll over money into different investment elections, all of your investment options will be included in the next scheduled rebalance.

Continue to the next page for "Manage it yourself"

Step D: Decide how to invest *continued*



Manage it yourself. This election applies to all contribution types.

Do not complete Manage it yourself if you completed another section in **Decide how to invest.**

Use this section to indicate your asset allocations. Your percentages must add up to 100% in increments of 1%.

Percentages Investment Options	Percentages Investment Options
Cash/Stable Value	Balanced/Asset Allocation Continued...
_____ % Lincoln Stable Value Account -L7NGPA	_____ % Vanguard Target Retirement 2065 Inv
	_____ % Vanguard Target Retirement Income Inv
Bonds	U.S. Stocks
_____ % Baird Aggregate Bond Inst	_____ % American Funds Growth Fund of Amer R6
_____ % BlackRock Inflation Protected Bond K	_____ % ClearBridge Mid Cap Growth IS
_____ % Federated Government Ultrashrt Dur R6	_____ % DFA US Core Equity 1 I
_____ % PIMCO High Yield Instl	_____ % State St Russell Sm Cap® Gr Indx NL Cl C
_____ % PIMCO Income Instl	_____ % State St Russell Sm Cp® Val Indx NL Cl C
_____ % Templeton Global Bond R6	_____ % State Street Russell Large Cap Val Indx NL Series Cl C
	_____ % Vanguard FTSE Social Index Admiral
Balanced/Asset Allocation	_____ % Vanguard Mid-Cap Value Index Admiral
_____ % Vanguard LifeStrategy Cnsrv Gr Inv	International Stocks
_____ % Vanguard LifeStrategy Growth Inv	_____ % American Funds Europacific Growth R6
_____ % Vanguard LifeStrategy Income Inv	_____ % American Funds New Perspective R6
_____ % Vanguard LifeStrategy Moderate Gr Inv	_____ % DFA International Value I
_____ % Vanguard Target Retirement 2020 Inv	_____ % Invesco Oppenheimer Developing Mkts R6
_____ % Vanguard Target Retirement 2025 Inv	_____ % Vanguard International Growth Adm
_____ % Vanguard Target Retirement 2030 Inv	
_____ % Vanguard Target Retirement 2035 Inv	Specialty
_____ % Vanguard Target Retirement 2040 Inv	_____ % PIMCO Commodity Real Ret Strat Instl
_____ % Vanguard Target Retirement 2045 Inv	_____ % Vanguard Real Estate Index Admiral
_____ % Vanguard Target Retirement 2050 Inv	
_____ % Vanguard Target Retirement 2055 Inv	
_____ % Vanguard Target Retirement 2060 Inv	
All investment percentages must equal 100%	100% = Total

Participant signature

By signing below, I certify that:

- I have read and understand the Investment Elections in Step D.
- I authorize my transferred assets to be invested in the retirement plan in the manner indicated above.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations affiliated with the *Lincoln Alliance*® program.
- I understand that I can make changes to my investment options at LincolnFinancial.com or by calling the *Lincoln Alliance*® program Customer Contact Center at 800-234-3500.

Participant Signature

Date

Return this form to:

City of Richmond c/o Lincoln Retirement Services Company, LLC, P.O. Box 7876, Fort Wayne, IN 46801-7876

Important Information

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

Request for a Rollover

RHMD-001

The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. **Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.**

Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Lincoln Financial Group Trust Company, Inc. (a New Hampshire company) is a wholly owned subsidiary of Lincoln Retirement Services Company, LLC.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Retirement Services Company, LLC, and Lincoln Financial Advisors Corporation, herein separately and collectively referred to as ("Lincoln").

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.



Lincoln Financial Group® Privacy Practices Notice

The Lincoln Financial Group companies* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

Information We May Collect And Use

We collect personal information about you to help us identify you as our customer or our former customer; to process your requests and transactions; to offer investment or insurance services to you; to pay your claim; to analyze in order to enhance our products and services; or to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The type of personal information we collect depends on the products or services you request and may include the following:

- **Information from you:** When you submit your application or other forms, you give us information such as your name, address, Social Security number; and your financial, health, and employment history.
- **Information about your transactions:** We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; and your payment and claims history.
- **Information from outside our family of companies:** If you are purchasing insurance products, we may collect information from consumer reporting agencies such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information, such as medical information from other individuals or businesses.
- **Information from your employer:** If your employer purchases group products from us, we may obtain information about you from your employer in order to enroll you in the plan.

How We Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They use this information to process transactions you have requested; provide customer service; to analyze in order to enhance our products and services; and inform you of products or services we offer that you may find useful. Our service providers may or may not be affiliated with us. They include financial service providers (for example, third party administrators; broker-dealers; insurance agents and brokers, registered representatives; reinsurers and other financial services companies with whom we have joint marketing agreements). Our service providers also include non-financial companies and individuals (for example, consultants; vendors; and companies that perform marketing services on our behalf). Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law.

When you apply for one of our products, we may share information about your application with credit bureaus. We also may provide information to group policy owners, regulatory authorities and law enforcement officials, and to other non-affiliated or affiliated parties as permitted by law. In the event of a sale of all or part of our businesses, we may share customer information as part of the sale. **We do not sell or share your information with outside marketers who may want to offer you their own products and services; nor do we share information we receive about you from a consumer reporting agency. You do not need to take any action for this benefit.**

Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

Your Rights Regarding Your Personal Information

Access: We want to make sure we have accurate information about you. Upon written request we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you request a copy of the information, we may charge you a fee for copying and mailing costs. In very limited circumstances, your request may be denied. You may then request that the denial be reviewed.

Accuracy of Information: If you feel the personal information we have about you is inaccurate or incomplete, you may ask us to amend the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days. If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years. If your requested change is denied, we will provide you with reasons for the denial. You may write to request the denial be reviewed. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of your request.

Accounting of Disclosures: If applicable, you may request an accounting of disclosures made of your medical information, except for disclosures:

- For purposes of payment activities or company operations;
- To the individual who is the subject of the personal information or to that individual's personal representative;
- To persons involved in your health care;
- For notification for disaster relief purposes;
- For national security or intelligence purposes;
- To law enforcement officials or correctional institutions;
- Included in a limited data set; or
- For which an authorization is required.

You may request an accounting of disclosures for a time period of less than six years from the date of your request.

Basis for Adverse Underwriting Decision: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

Questions about your personal information should be directed to:

Lincoln Financial Group
Attn: Enterprise Compliance and Ethics
Corporate Privacy Office, 7C-01
1300 S. Clinton St.
Fort Wayne, IN 46802

Please include all policy/contract/account numbers with your correspondence.

*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company
Lincoln Financial Group Trust Company, Inc.
Lincoln Investment Advisors Corporation
Lincoln Financial Distributors, Inc.

Lincoln Life & Annuity Company of New York
Lincoln Retirement Services Company, LLC
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company



City of Richmond 457(b) Deferred Compensation Plan

Request for a 457(b) governmental deferred compensation plan-to-plan transfer

RHMD-001

To be used for: Transfers in to Lincoln Alliance® program. Amounts held in 457(b) governmental deferred compensation plans may only be transferred to 457(b) governmental deferred compensation plans. If you need assistance completing this form, please contact your retirement plan representative or the Lincoln Customer Contact Center at 800-234-3500.

Section I Plan information

PLEASE PRINT CLEARLY

Step A: Participant information

Information provided on this form will be used exclusively for administering your account and sending financial documents and information related to your plan.

Name _____ SSN ____ - ____ - ____
First Middle Last Suffix (i.e., Jr., Sr.)

Address _____

City _____ State _____ Zip _____

Birthdate ____ / ____ / ____ (mm/dd/yyyy) Married Not Married Daytime phone _____

Date of hire/rehire ____ / ____ / ____ (mm/dd/yyyy) Male Female Evening phone _____

Email address _____

Step B: Provider information (Complete all of Step B)

My current account I want to transfer is with (check one):

- The Lincoln National Life insurance Company Lincoln Life & Annuity Company of New York
- Other, please provide name of annuity provider, custodian, or trustee _____

The plan I want to transfer is with _____

Employer name _____ Daytime phone _____

Previous account number(s) _____

Contact person _____

Daytime phone _____ Email _____

Address _____

City _____ State _____ Zip _____

Step C: How much do you want to transfer?

Please transfer my assets from my 457(b) governmental deferred compensation retirement plan in the following manner:

- Select one: Complete - Liquidate all of the account referenced above and transfer the assets.
 Partial - Liquidate assets totaling \$_____ or _____% and transfer the assets.

Note: If you are 70½ or older and are currently receiving required minimum distributions (RMD), contact the Lincoln Customer Contact Center 800-234-3500 to establish your ongoing RMD under the Lincoln Alliance® program.

Step D: Signatures

Plan administrator signature from prior plan

By signing below, you certify that

- The individual named above is a participant in your plan, which is an eligible 457(b) governmental deferred compensation plan established under IRC Section 457(e)(1)(A).
- This plan permits a transfer from a 457(b) governmental deferred compensation retirement plan.
- The account information provided above is accurate to the best of your knowledge.

Prior plan administrator signature _____ Date ____ / ____ / ____ (mm/dd/yyyy)
(please see reverse side)

Step D: Signatures *(continued)***Participant****By signing below, I certify that**

- **Residents of all states except Alabama, Arkansas, Colorado, District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia and Washington, please note:** Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.
- **For Arkansas, Colorado, Kentucky, Maine, New Mexico, Ohio, Rhode Island, Tennessee residents only:** Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.
- **For Alabama and Louisiana residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.
- **For District of Columbia residents only:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- **For Florida and New Jersey residents only:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- **For Maryland residents only:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- **For New York residents only:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- **For Oklahoma and Pennsylvania residents only:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- **For Vermont residents only:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
- **For Washington residents only:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.
- This transaction contains only assets eligible for this transaction.
- I have read the above information and authorize the investment of these assets solely for my benefit, based on my investment elections of Section II of this form.
- I request to have this transaction processed immediately.
- I understand that my participation, including the assets from this transaction and any associated earnings will be governed by the provisions contained in the retirement plan.
- I understand that if I do not complete Section II of this form, my assets will be moved to the default investment option designated by my employer.

Participant signature _____ Date ____ / ____ / ____ (mm/dd/yyyy)

Current plan administrator signature _____ Date ____ / ____ / ____ (mm/dd/yyyy)

Trustee acceptance

Be advised that the Lincoln Financial Group Trust Company, Inc. is acting as trustee/custodian and is willing to accept the proceeds from the above-referenced plan or account into the trust/custodial account, in the *Lincoln Alliance*[®] program.

Return this form to:

City of Richmond
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876

Instructions for former provider

Please make check payable to:
Lincoln Financial Group Trust Company, Inc.
For the benefit of: Participant Name/SSN
Please mail check to:
City of Richmond
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876



City of Richmond 457(b) Deferred Compensation Plan

Request for a 457(b) governmental deferred compensation plan-to-plan transfer

RHMD-001

To be used for: Transfers in to Lincoln Alliance® program. Amounts held in 457(b) governmental deferred compensation plans may only be transferred to 457(b) governmental deferred compensation plans. If you need assistance completing this form, please contact your retirement plan representative or the Lincoln Customer Contact Center at 800-234-3500.

Section II Investment information

PLEASE PRINT CLEARLY

Step E: Decide how to invest

Name _____ SSN _____ - _____ - _____
First Middle Last Suffix(i.e. Jr., Sr.)

Investment elections

NOTE: Indicate investment elections in whole percentages. Total must equal 100%, in increments of 1%. If you have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the default option designated by your employer. You will then be able to move your assets out of that investment option.

I want to apply my transfer amount to my current investment elections on file. (Do not complete any other section in **Decide how to invest.**)



Make an all-in-one choice

Choose only one **Make an all-in-one choice option at 100%**. Do not complete any other section in **Decide how to invest.**

Target-risk funds

- 100% Vanguard LifeStrategy Income Inv
- 100% Vanguard LifeStrategy Cnsrv Gr Inv
- 100% Vanguard LifeStrategy Moderate Gr Inv
- 100% Vanguard LifeStrategy Growth Inv

Target-date funds

- | | |
|---|---|
| <input type="checkbox"/> 100% Vanguard Target Retirement Income Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2045 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2020 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2050 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2025 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2055 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2030 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2065 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2035 Inv | <input type="checkbox"/> 100% Vanguard Target Retirement 2060 Inv |
| <input type="checkbox"/> 100% Vanguard Target Retirement 2040 Inv | |

Manage it yourself. This election applies to all contribution types.

Do not complete Manage it yourself if you completed another section in **Decide how to invest.**

Use this section to indicate your asset allocations. Your percentages must add up to 100% in increments of 1%.

Percentages Investment Options **Percentages Investment Options**

Cash/Stable Value
_____ % Lincoln Stable Value Account -L7NGPA

Bonds
_____ % Baird Aggregate Bond Inst
_____ % BlackRock Inflation Protected Bond K
_____ % Federated Government Ultrashrt Dur R6
_____ % PIMCO High Yield Instl
_____ % PIMCO Income Instl
_____ % Templeton Global Bond R6

Balanced/Asset Allocation
_____ % Vanguard LifeStrategy Cnsrv Gr Inv
_____ % Vanguard LifeStrategy Growth Inv
_____ % Vanguard LifeStrategy Income Inv
_____ % Vanguard LifeStrategy Moderate Gr Inv
_____ % Vanguard Target Retirement 2020 Inv
_____ % Vanguard Target Retirement 2025 Inv
_____ % Vanguard Target Retirement 2030 Inv
_____ % Vanguard Target Retirement 2035 Inv
_____ % Vanguard Target Retirement 2040 Inv
_____ % Vanguard Target Retirement 2045 Inv
_____ % Vanguard Target Retirement 2050 Inv
_____ % Vanguard Target Retirement 2055 Inv
_____ % Vanguard Target Retirement 2060 Inv
_____ % Vanguard Target Retirement 2065 Inv
_____ % Vanguard Target Retirement Income Inv

U.S. Stocks
_____ % American Funds Growth Fund of Amer R6
_____ % ClearBridge Mid Cap Growth IS
_____ % DFA US Core Equity 1 I
_____ % State St Russell Sm Cap® Gr Indx NL CI C
_____ % State St Russell Sm Cp® Val Indx NL CI C
_____ % State Street Russell Large Cap Val Indx NL Series CI C
_____ % Vanguard FTSE Social Index Admiral
_____ % Vanguard Mid-Cap Value Index Admiral

International Stocks
_____ % American Funds Europacific Growth R6
_____ % American Funds New Perspective R6
_____ % DFA International Value I
_____ % Invesco Oppenheimer Developing Mkts R6
_____ % Vanguard International Growth Adm

Specialty
_____ % PIMCO Commodity Real Ret Strat Instl
_____ % Vanguard Real Estate Index Admiral

All investment percentages must equal 100% **100% = Total**

Signatures

Employee certification

By signing this form, I certify that:

- I have read and understand the **Investment information** as outlined in the beginning of Step E.
- I authorize my transferred assets to be invested in the retirement plan in the manner outlined above.
- I have read and I understand and agree to the terms and disclosures on this form.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organization affiliated with the *Lincoln Alliance*® program.
- I understand that I can make changes to my investment options at LincolnFinancial.com or by calling the *Lincoln Alliance*® program Customer Contact Center at 800-234-3500.

Participant signature _____ Date ____ / ____ / ____ (mm/dd/yyyy)

Plan administrator

By signing this form I certify that:

- The above participant is eligible to transfer their assets into the 457(b) governmental plan.

Current plan administrator signature _____ Date ____ / ____ / ____ (mm/dd/yyyy)

Return this form to:

City of Richmond c/o Lincoln Retirement Services Company, LLC, P.O. Box 7876, Fort Wayne, IN 46801-7876

Important information

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the Lincoln Alliance® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

Transfers from the Lincoln Stable Value Account may be subject to a 90-day equity wash.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Retirement Services Company, LLC, and Lincoln Financial Advisors Corporation, herein separately and collectively referred to as ("Lincoln").

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Lincoln Financial Group Trust Company, Inc. (a New Hampshire company) is a wholly-owned subsidiary of Lincoln Retirement Services Company, LLC.



The journey begins

CONGRATS

HELPING YOU ACHIEVE BETTER RETIREMENT OUTCOMES

We've helped more than 1.4 million Americans save, plan and retire. We look forward to guiding you every step of the way — with resources and insight to help you enroll, decide how much to save, select investments, manage life events and transition into retirement. Because we're optimistic about your future, and we think you should be, too.

For more information, contact your financial representative or visit LincolnFinancial.com/Retirement.



Explore the possibilities

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LincolnFinancial.com/Retirement

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

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1658967-120716

PRNT 3/17 Z02

Order code: DC-PNEK-BRC001



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