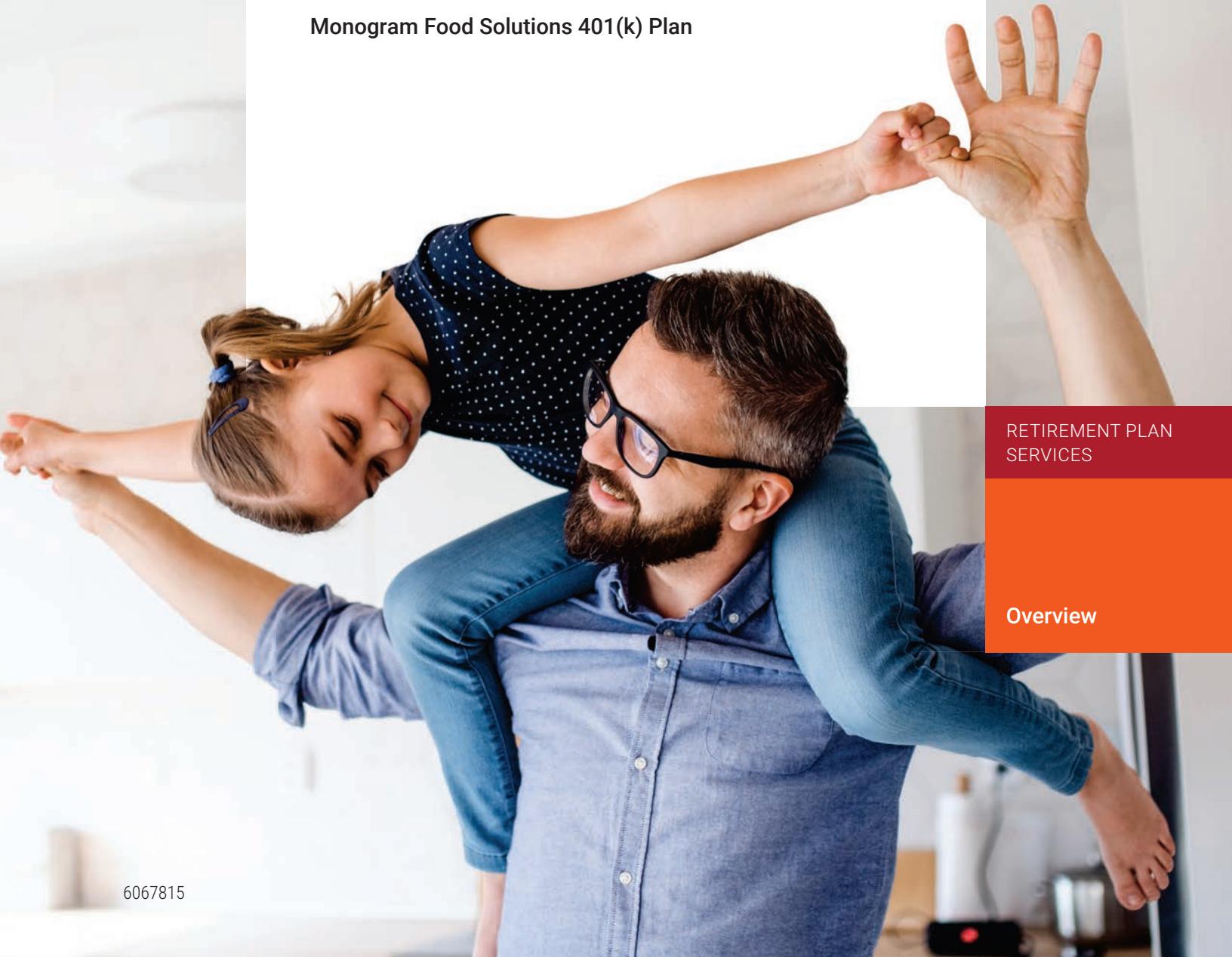




Shape your financial future

Lincoln Alliance® program

Monogram Food Solutions 401(k) Plan



RETIREMENT PLAN
SERVICES

Overview

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!

PLAN HIGHLIGHTS

Monogram Food Solutions 401(k) 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 may have.

Am I eligible to be in the plan?

You may participate in the plan once you've satisfied the following service requirements:

- Completion of 5 months
- Upon satisfying the minimum service requirements, you may enter the plan on the first day of each calendar month.

How can I contribute to my retirement plan?

You can control your contributions in the following ways:

- You can contribute up to 100% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time. The effective date of the changes occurs as soon as administratively possible.

Will my employer contribute to my retirement savings plan?

Your employer will contribute to your retirement savings through:

- A Safe Harbor basic matching contribution: Your employer will match the first 3% you contribute, then 50% of the next 2% you contribute.

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 anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.
- You always have 100% ownership of your employer's Safe Harbor contributions, including any earnings.

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 qualified default investment alternative selected by your employer.

WELCOME

Can I consolidate accounts from my previous retirement plans?

You can consolidate assets from one or more previous retirement plans. When determining whether consolidation is right for you, consider:

- Investment options in the old and new plans
- Investment expense within the old and new plans
- Services available to you within the old and new plans

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

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

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

Withdrawals of pretax balances

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

- Severance from employment
- Financial hardship
(*Distribution may be subject to the premature 10% distribution penalty if taken prior to age 59 ½.*)
- Disability
- Death
- Attainment of normal retirement age

Taxation of Roth balances

If you have a Roth account, your distribution will be a qualified distribution (tax-free) if your Roth deferral or Roth rollover account has been in place for five (5) taxable years (from the year the first Roth contribution or the Roth rollover was made to the plan, whichever was first) and the distribution is made after one of the following:

- Attainment of age 59 ½
- Disability
- Death

If the distribution conditions above are not met, the earnings may be taxable and may be subject to a 10% early distribution penalty on the taxable portion of the distribution.

Consult with your tax advisor before withdrawing any money from your account. You may wish to consult with your plan sponsor or review your plan's Summary Plan Description (SPD) to determine the distributions that are available under your plan.

WELCOME

How can I access my account?

You can access and manage your retirement account anytime:

LincolnFinancial.com/Retirement
800-234-3500

These highlights are a brief overview of the Monogram Food Solutions 401(k) 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 similar document by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800-234-3500.

Características Principales del Plan

Monogram Food Solutions 401(k) Plan

El plan de jubilación patrocinado por su empleador es una forma poderosa de ahorrar para el futuro. Infórmese más acerca de los beneficios de su plan y obtenga la respuesta a cualquier pregunta que pueda tener.

¿Soy elegible para estar en el plan?

Puede participar en el plan si cumple con los siguientes requisitos mínimos servicio:

- Cumplimiento de 5 meses
- Al cumplir con los requisitos mínimos de servicio y edad, puede ingresar al plan el primer día de cada mes calendario

¿Cómo puedo aportar a mi plan de jubilación?

Usted puede controlar sus aportes de las siguientes maneras:

- Puede aportar hasta el 100% de su salario a sus ahorros para la jubilación, sin exceder el máximo permitido por el IRS (Servicio de Rentas Internas).
- Puede incrementar o disminuir su tasa de aporte en cualquier momento.
- Puede dejar de aportar a su plan de jubilación en cualquier momento. Los cambios entrarán en vigor en cuanto sea administrativamente posible.

¿Mi empleador aportará a mi plan de ahorros para la jubilación?

Su empleador aportará a sus ahorros para la jubilación mediante:

- Un aporte paralelo básico de Puerto Seguro: Su empleador realizará un aporte paralelo del primer 3% que usted aporte, y luego aportará el 50% del siguiente 2% que usted aporte.

¿Cuándo tengo todos los derechos conferidos en mi plan de jubilación?

“Todos los derechos conferidos” significa que usted tiene el 100% de la titularidad de los activos en su cuenta de jubilación (su plan).

- Usted siempre tiene el 100% de la titularidad de cualquier monto que aporte al plan, incluidas las ganancias y/o activos consolidados de otro plan de jubilación.
- Usted siempre tiene el 100% de la titularidad de los aportes de Puerto Seguro de su empleador, incluidas las ganancias.

¿Cuáles son mis opciones de inversión?

Usted puede elegir de una amplia variedad de opciones de inversión para alcanzar su objetivo de ahorro para la jubilación.

- **ELIJA UNA OPCIÓN INTEGRAL** si quiere una cartera diversificada gestionada por usted.
- **GESTIÓN ELA USTED MISMO** y seleccione su propia cartera de inversiones.
- **¿Aún Indeciso?** Si participa en el plan sin seleccionar opciones de inversión, su dinero se dirigirá a la alternativa calificada de inversión por omisión seleccionada por su empleador.

¿Puedo consolidar mis planes de jubilación anteriores?

Puede consolidar activos de uno o más planes de jubilación anteriores. Al determinar si la consolidación es adecuada para usted, tenga en cuenta:

- Opciones de inversión en los planes antiguos y nuevos
- Gastos de inversión dentro de los planes antiguos y nuevos
- Servicios disponibles para usted dentro de los planes antiguos y nuevos

Comuníquese con su representante financiero para obtener ayuda en la determinación del curso de acción adecuado para su situación.

¿Puedo acceder a los saldos de mi cuenta de ahorros para la jubilación antes de jubilarme?

Si su plan de jubilación tendrá el mayor potencial de crecimiento si mantiene su inversión en el largo plazo, en lugar de retirar dinero de éste. Por ese motivo, el IRS (Servicio de Rentas Internas) limita lo que usted puede hacer con su cuenta antes de jubilarse al imponer determinadas multas a las distribuciones anticipadas. Sin embargo, usted sí tiene acceso a sus ahorros —y posiblemente evite multas— en determinadas circunstancias.

Préstamos. Puede tomar prestado dinero de ciertos saldos por:

- Fines generales

Pida información a su profesional financiero sobre los cargos de los préstamos, el reembolso y las ventajas e inconvenientes de tomar dinero prestado de su plan de jubilación.

Retiros de saldos antes de impuestos

Puede retirar dinero de ciertas cuentas en las siguientes circunstancias:

- Terminación de la relación laboral
- Dificultades económicas
(Los retiros pueden estar sujetos a una sanción del 10% por distribución prematura si se reciben antes de los 59 años y medio de edad.)
- Discapacidad
- Muerte
- Cumplir la edad normal de jubilación

BIENVENIDO

Impuestos sobre reparticiones Roth

Si posee una cuenta Roth, su repartición será una repartición calificada (sin impuestos) si su cuenta Roth aplazada o cuenta de refinanciación Roth ha estado vigente durante cinco (5) años (desde el año de la primera contribución Roth o refinanciación Roth que se hizo en el plan, lo que haya ocurrido primero) y la distribución se realiza después de una de las siguientes:

- Cumplir la edad de 59 años y medio
- Discapacidad
- Muerte

Si las condiciones de la repartición mencionadas arriba no se cumplen, las ganancias podrían ser imponibles y estar sujetas a una sanción del 10% de distribución temprana sobre la porción imponible de la repartición.

Consulte con su asesor fiscal antes de retirar dinero de su cuenta. Debería consultar con el patrocinador de su plan o repasar el Resumen de la Descripción del Plan (SPD, por sus siglas en inglés) para determinar qué distribuciones están disponibles en su plan.

¿Cómo accedo a mi cuenta?

Puede acceder a su cuenta de jubilación y administrarla en cualquier momento:

LincolnFinancial.com/Retirement

800-234-3500

Estas características principales son una descripción general resumida de Monogram Food Solutions 401(k) Plan, y no constituyen un documento legalmente vinculante. Lea este material cuidadosamente y comuníquese con el departamento de Recursos Humanos si tiene alguna duda..

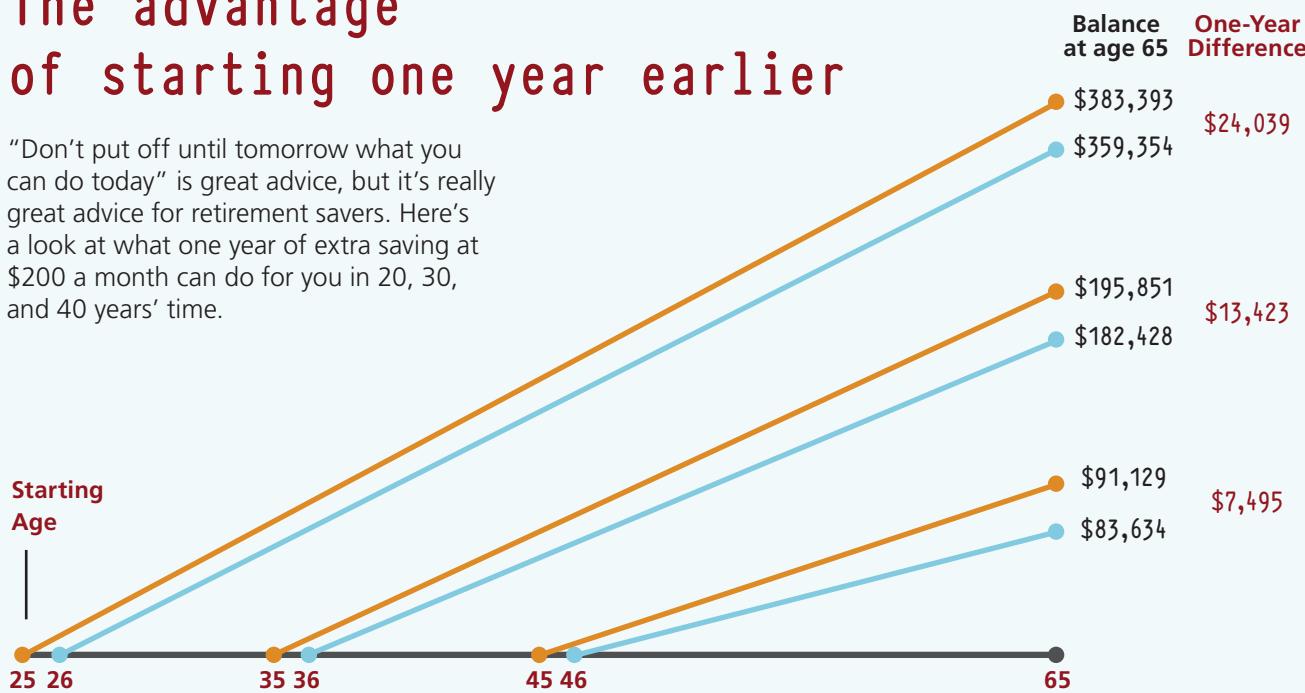
Puede obtener un prospecto o documento similar de cualquier opción de inversión en el plan, incluida una opción que sea parte de un modelo de asignación de activos, solicitándolo a su empleador, visitando el sitio web del plan o llamando a un representante de Lincoln Financial al 800-234-3500.

DECIDE HOW MUCH TO SAVE

Your contributions represent the main fuel that generates the growth of your savings. In 2025, the IRS allows you to contribute up to \$23,500 to your plan, \$31,000 if you're age 50 or older. (Amounts can vary by plan.) The more you save, the greater the potential accumulation over time. The earlier you start can make a big difference, too.

The advantage of starting one year earlier

"Don't put off until tomorrow what you can do today" is great advice, but it's really great advice for retirement savers. Here's a look at what one year of extra saving at \$200 a month can do for you in 20, 30, and 40 years' time.

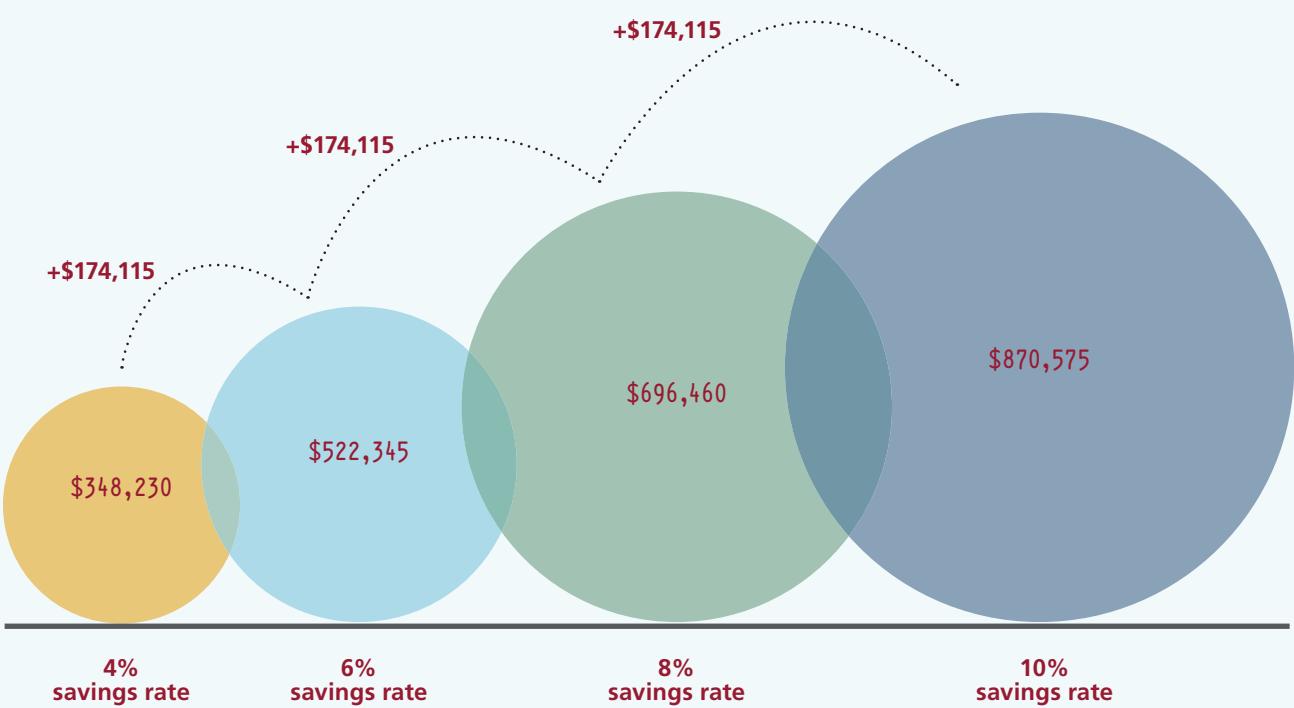


This is a hypothetical illustration and is not indicative of any product or performance; it does not reflect any taxes due upon distribution or any fees associated with investing. Investment options are subject to market risk. It assumes \$200 monthly contributions, 6% annual return, and retirement at age 65.

Employer match Your employer matches part of your contribution, so don't leave money on the table! Try to contribute at least enough to qualify for the matching amount. Keep in mind that boosting your pretax contribution has less impact on take-home pay than you may think because the amount you contribute lowers your taxable income for the year.

Every little bit counts

Even a small increase in your workplace retirement plan deferral rate can make a big difference in the size of your savings. Say you're 30 years old, earn an annual salary of \$52,000, and get paid biweekly. Deferring 2% of your salary to your plan may reduce your take-home pay by \$28, but by age 65 you could potentially accumulate more than \$174,000 in retirement savings. Defer another 2% and you could gain another \$174,000. The chart below shows the impact saving 2% more can make.



Savings-rate assumptions include 3% annual raises and 6% annual investment returns, calculated using the "Retirement Contribution Effects on Your Paycheck" tool at bankrate.com.

As a rule of thumb, try to put **10% – 15% of your income toward your retirement**. It's an easy-to-remember target, and the sooner you start to save, the likelier you may be to reach your financial goals. Check your progress by using the Contribution Planner at LincolnFinancial.com/ContributionPlanner.



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.

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 09/30/2025.

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 -LNGPA: 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

Monogram Food Solutions 401(k) Plan

	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2025							Fees	
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net	
Specialty											
Vanguard Real Estate Index Admiral ^{8,11} Real Estate Morningstar US Real Est TR USD	VGSLX	11/12/2001	5.74 6.21	-2.34 -2.21	8.97 9.26	7.03 6.89	6.12 6.31	8.91	0.13	0.13	
International Stock											
American Funds New World R6 ² Diversified Emerging Mkts Morningstar EM TME NR USD	RNWGX	05/01/2009	23.36 25.89	15.26 15.67	19.02 17.54	8.52 7.58	9.93 8.39	9.26	0.57	0.57	
Janus Henderson Global Equity Income N ⁶ Foreign Large Value Morningstar Gbl xUS Val TME NR USD	HFQRX	11/30/2015	22.77 30.26	17.63 20.52	19.09 23.53	12.00 14.99	7.68 8.86	7.29	0.70	0.70	
Vanguard Total Intl Stock Index Admiral ^{6,11} Foreign Large Blend Morningstar Global xUS TME NR USD	VTIAX	11/29/2010	26.48 25.37	17.10 15.79	20.77 20.41	10.38 10.43	8.32 8.36	6.30	0.09	0.09	
U.S. Stock											
AB Large Cap Growth Z Large Growth Morningstar US LM Brd Growth TR USD	APGZX	06/30/2015	12.98 16.88	17.43 24.78	26.22 30.21	14.36 16.01	16.88 17.26	15.93	0.51	0.51	
American Beacon Small Cp Val R5 ¹ Small Value Morningstar US Small Brd Val Ext TR USD	AVFIX	12/31/1998	2.39 6.76	1.59 7.08	13.43 14.40	15.22 15.98	8.74 9.45	9.66	0.80	0.80	
Diamond Hill Large Cap I Large Value Morningstar US LM Brd Value TR USD	DHLRX	01/31/2005	4.18 12.81	1.87 11.69	13.80 19.44	10.70 15.36	10.65 12.61	9.19	0.67	0.67	
Harbor Small Cap Growth Retirement ¹ Small Growth Morningstar US Small Brd Grt Ext TR USD	HNSGX	03/01/2016	8.16 10.35	5.08 11.74	14.71 17.00	7.98 9.16	11.23 10.09	12.57	0.80	0.80	
JPMorgan Mid Cap Growth R6 ¹ Mid-Cap Growth Morningstar US Mid Broad Growth TR USD	JMGMX	11/01/2011	12.12 10.21	17.67 14.26	18.88 19.05	9.13 10.48	13.10 12.59	14.07	0.69	0.65	
Macquarie Small Cap Core R6 ¹ Small Blend Morningstar US Small TR USD	DCZRX	05/02/2016	2.63 8.80	3.31 9.15	11.53 16.26	11.71 12.25	9.58 9.74	9.73	0.68	0.68	
Vanguard Growth Index Admiral ¹¹ Large Growth Morningstar US LM Brd Growth TR USD	VIGAX	11/13/2000	17.36 16.88	25.53 24.78	31.65 30.21	16.72 16.01	17.97 17.26	9.54	0.05	0.05	
Vanguard Mid Cap Index Admiral ^{1,11} Mid-Cap Blend Morningstar US Mid TR USD	VIMAX	11/12/2001	12.60 10.13	13.10 10.84	17.93 17.35	12.44 12.77	11.38 11.95	10.28	0.05	0.05	
Vanguard Small Cap Growth Index Admiral ^{1,11} Small Growth Morningstar US Small Brd Grt Ext TR USD	VSGAX	09/27/2011	6.82 10.35	11.95 11.74	15.89 17.00	7.34 9.16	10.47 10.09	11.60	0.07	0.07	
Vanguard Small Cap Index Admiral Shares ^{1,11} Small Blend Morningstar US Small TR USD	VSMAX	11/13/2000	6.89 8.80	8.67 9.15	15.94 16.26	12.21 12.25	10.57 9.74	9.23	0.05	0.05	
Vanguard Small Cap Value Index Admiral ^{1,11} Small Value Morningstar US Small Brd Val Ext TR USD	VSIAX	09/27/2011	6.92 6.76	6.10 7.08	15.87 14.40	15.93 15.98	10.22 9.45	11.93	0.07	0.07	

	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2025							Fees	
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net	
U.S. Stock (continued)											
Vanguard Total Stock Mkt Idx Adm¹¹ Large Blend Morningstar US Large-Mid TR USD	VTSAX	11/13/2000	14.33	17.33	24.07	15.65	14.66	8.83	0.04	0.04	
			14.97	18.10	25.05	16.00	15.10				
Vanguard Value Index Adm¹¹ Large Value Morningstar US LM Brd Value TR USD	VVIAX	11/13/2000	11.97	9.16	17.61	15.01	12.09	7.78	0.05	0.05	
			12.81	11.69	19.44	15.36	12.61				
Victory Sycamore Established Value R6¹ Mid-Cap Value Morningstar US Mid Broad Value TR USD	VEVRX	03/04/2014	3.06	-0.69	12.32	14.24	11.25	10.43	0.54	0.54	
			9.98	7.38	15.60	14.76	10.92				
Balanced/Allocation											
Fidelity Freedom Index Ret Instl Prem^{5,10} Target-Date Retirement Morningstar Lifetime Mod Incm TR USD	FFGZX	06/24/2015	7.91	5.97	8.13	2.99	4.10	3.77	0.08	0.08	
			10.14	8.28	11.01	5.53	5.74				
Fidelity Freedom Index 2015 Instl Prem^{5,10} Target-Date 2015 Morningstar Lifetime Mod 2015 TR USD	FIWFX	06/24/2015	10.01	7.67	11.06	4.98	6.33	5.56	0.08	0.08	
			10.53	8.34	11.56	5.26	6.26				
Fidelity Freedom Index 2020 Instl Prem^{5,10} Target-Date 2020 Morningstar Lifetime Mod 2020 TR USD	FIWTX	06/24/2015	11.41	8.76	12.65	5.91	7.08	6.20	0.08	0.08	
			11.05	8.65	12.20	5.52	6.65				
Fidelity Freedom Index 2025 Instl Prem^{5,10} Target-Date 2025 Morningstar Lifetime Mod 2025 TR USD	FFEDX	06/24/2015	12.67	9.81	13.99	6.79	7.78	6.78	0.08	0.08	
			11.72	9.16	13.09	6.11	7.23				
Fidelity Freedom Index 2030 Instl Prem^{5,10} Target-Date 2030 Morningstar Lifetime Mod 2030 TR USD	FFEGX	06/24/2015	13.47	10.79	15.19	7.80	8.81	7.59	0.08	0.08	
			12.59	9.97	14.35	7.17	8.02				
Fidelity Freedom Index 2035 Instl Prem^{5,10} Target-Date 2035 Morningstar Lifetime Mod 2035 TR USD	FFEZX	06/24/2015	14.59	12.17	17.34	9.55	10.02	8.66	0.08	0.08	
			13.77	11.23	16.06	8.71	8.95				
Fidelity Freedom Index 2040 Instl Prem^{5,10} Target-Date 2040 Morningstar Lifetime Mod 2040 TR USD	FFIZX	06/24/2015	16.67	14.41	19.93	11.29	10.91	9.51	0.08	0.08	
			15.12	12.74	17.88	10.28	9.79				
Fidelity Freedom Index 2045 Instl Prem^{5,10} Target-Date 2045 Morningstar Lifetime Mod 2045 TR USD	FFOLX	06/24/2015	17.86	15.65	20.84	11.76	11.15	9.73	0.08	0.08	
			16.30	14.06	19.29	11.40	10.32				
Fidelity Freedom Index 2050 Instl Prem^{5,10} Target-Date 2050 Morningstar Lifetime Mod 2050 TR USD	FFOPX	06/24/2015	17.86	15.66	20.85	11.76	11.15	9.74	0.08	0.08	
			17.04	14.83	19.99	11.90	10.52				
Fidelity Freedom Index 2055 Instl Prem^{5,10} Target-Date 2055 Morningstar Lifetime Mod 2055 TR USD	FFLDX	06/24/2015	17.90	15.66	20.84	11.76	11.15	9.74	0.08	0.08	
			17.37	15.07	20.15	11.99	10.54				
Fidelity Freedom Index 2060 Instl Prem¹⁰ Target-Date 2060 Morningstar Lifetime Mod 2060 TR USD	FFLEX	06/24/2015	17.83	15.63	20.85	11.75	11.14	9.73	0.08	0.08	
			17.53	15.08	20.14	11.95	10.48				
Fidelity Freedom Index 2065 Instl Prem¹⁰ Target-Date 2065+ Morningstar Lifetime Mod 2060 TR USD	FFIKX	06/28/2019	17.89	15.70	20.87	11.75	---	11.14	0.08	0.08	
			17.53	15.08	20.14	11.95	10.48				
Fidelity Freedom Index 2070 Instl Prem¹⁰ Target-Date 2065+ Morningstar Lifetime Mod 2060 TR USD	FRBUX	06/28/2024	17.86	15.69	---	---	---	18.24	0.08	0.08	
			17.53	15.08	20.14	11.95	10.48				

			Average Annual Total Returns as of 09/30/2025							Fees		
			Fund ID	Incpt. Date	YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net
Bond												
Baird Aggregate Bond Inst³		BAGIX	09/29/2000	6.29	3.08	5.58	-0.12	2.26	4.36	0.30	0.30	
Intermediate Core Bond				6.09	2.87	4.87	-0.48	1.81				
Morningstar US Core Bd TR USD												
JPMorgan Short Duration Bond R6³		JSDUX	02/22/2005	4.35	4.58	5.34	2.36	2.34	2.67	0.32	0.28	
Short-Term Bond				4.10	4.09	4.64	1.72	1.92				
Morningstar US 1-3Y Gov&Corp TR USD												
PGIM High Yield R6⁷		PHYQX	10/31/2011	7.80	7.65	10.83	5.57	6.25	6.22	0.38	0.38	
High Yield Bond				7.16	7.31	11.05	5.54	6.16				
Morningstar US HY Bd TR USD												
Vanguard Total Bond Market Index Adm^{3,11}		VBTXL	11/12/2001	6.10	2.88	4.90	-0.48	1.82	3.38	0.04	0.04	
Intermediate Core Bond				6.09	2.87	4.87	-0.48	1.81				
Morningstar US Core Bd TR USD												
Cash/Stable Value												
Federated Hermes Treasury Obl IS^{4,9}		TOIXX	02/23/1990	3.16	4.35	4.73	2.95	1.98	2.75	0.28	0.20	
Money Market-Taxable				3.27	4.50	4.89	3.07	2.16				
Morningstar USD 1M Cash TR USD												
Lincoln Stable Value Account -LNGPA¹²			05/83									
Current rate of return: 2.30%												
Term: Quarterly												
Guaranteed Minimum Interest Rate: 1.00%												

Target-risk Disclosures

- 1 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.
- 2 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.
- 3 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).
- 4 An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.
- 5 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.
- 6 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.
- 7 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.
- 8 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.
- 9 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.
- 10 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.
- 11 An index is unmanaged, and one cannot invest directly in an index.
- 12 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.**

Investment risks

The following information reflects a complete listing of current investment risk disclosures. For more information on investment risks, log in to your account at LincolnFinancial.com/Retirement.

International

Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political or regulatory risk, currency exchange rate changes, differences in accounting, and the limited availability of information.

Small & mid cap

Funds that invest in small and/or midsize company stocks may be more volatile and involve greater risk, particularly in the short term, than those investing in larger, more established companies.

Money market funds

You can lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share (or, for the LVIP Government Money Market Fund, at \$10.00 per share), it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Index

An index is unmanaged, and one cannot invest directly in an index. Indexes do not reflect the deduction of any fees.

Sector funds

Funds that target exposure to one region or industry may carry greater risk and higher volatility than more broadly diversified funds.

Bonds

The return of principal in bond funds is not guaranteed. Bond funds have the same interest rate, inflation, credit, duration, prepayment and market risks that are associated with the underlying bonds owned by the fund or account.

Asset allocation

Asset allocation does not ensure a profit or protect against loss in a declining market.

High-yield or mortgage-backed funds

High-yield funds may invest in high-yield or lower rated fixed income securities (junk bonds) or mortgage-backed securities with exposure to subprime mortgages, which may experience higher volatility and increased risk of nonpayment or default.

REIT

A real estate investment trust (REIT) involves risks such as refinancing, economic conditions in the real estate industry, declines in property values, dependency on real estate management, changes in property taxes, changes in interest rates and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

Emerging markets

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, all of which are magnified in emerging markets.

Fund of funds

Each fund is operated as a fund of funds that invests primarily in one or more other funds, rather than in individual securities. A fund of this nature may be more expensive than other investment options because it has additional levels of expenses. From time to time, the fund's advisor may modify the asset allocation to the underlying funds and may add new funds. A fund's actual allocation may vary from the target strategic allocation at any point in time. Additionally, the fund's advisor may directly manage assets of the underlying funds for a variety of purposes.

S&P

The Index to which this fund is managed to is a product of S&P Dow Jones Indices LLC (SPDJI) and has been licensed for use by one or more of the portfolio's service providers (licensee). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the licensee. S&P®, S&P GSCI® and the Index are trademarks of S&P and have been licensed for use by SPDJI and its affiliates and sublicensed for certain purposes by the licensee. The Index is not owned, endorsed, or approved by or associated with any additional third party. The licensee's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or their third party licensors, and none of these parties or their respective affiliates or third party licensors make any representation regarding the advisability of investing in such products, nor do they have liability for any errors, omissions, or interruptions of the Index®.

Feeder funds

This fund operates under a master-feeder structure. The fund invests all its assets in a separate mutual fund (the master fund) that, in turn, purchases investment securities. Funds of this nature may be more expensive than other investment options. Performance, if shown, is from the inception date of each master fund that was purchased by the applicable LVIP American Fund (i.e., the feeder fund in the master-feeder fund structure). Performance information shown is that of each master fund, as adjusted for the feeder fund expenses, including the fees and expenses of the Service Class II shares and product fees. The performance information shown is not the feeder fund's own performance, and it should not be considered as indicative of past or future performance or as a substitute for the fund's performance.

Multimanager

For those funds that employ a multimanager structure, the fund's advisor is responsible for overseeing the subadvisors. While the investment styles employed by the fund's subadvisors are intended to be complementary, they may not, in fact, be complementary. A multimanager approach may result in more exposure to certain types of securities risks and in higher portfolio turnover.

Commodities

Exposure to the commodities markets may subject the fund to greater volatility than investments in traditional securities, particularly if the investments involve leverage. This fund will typically seek to gain exposure to the commodities markets by investing in commodity-linked derivative instruments, swap transactions, or index- and commodity-linked "structured" notes. These instruments may subject the fund to greater volatility than investments in traditional securities. A commodities fund may be non-diversified, which means it may incur greater risk by concentrating its assets in a smaller number of issuers than a diversified fund.

Ultrashort bond funds

During periods of extremely low short-term interest rates, the fund may not be able to maintain a positive yield and, given a historically low interest rate environment, may experience risks associated with rising rates.

Collective trusts

Collective trusts are non-deposit investment products, which are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency.

Exchange-traded funds

Exchange-traded funds (ETFs) in this lineup are available through collective trusts or mutual funds. Investors cannot invest directly in an ETF.

Target-date funds

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 allocation after the target date is reached; other target-date funds continue to make asset allocation changes following the target date. (See the prospectus for the fund's allocation strategy.) The principal value is not guaranteed at any time, including at the target date. An asset allocation strategy does not guarantee performance or protect against investment losses. A "fund of funds" may be more expensive than other types of investment options because it has additional levels of expenses.

MSCI

The fund described herein is indexed to an MSCI® index. It is not sponsored, endorsed, or promoted by MSCI®, and MSCI® bears no liability with respect to any such fund or to an index on which a fund is based. The prospectus and statement of additional information contain a more detailed description of the limited relationship MSCI® has with Lincoln Investment Advisors Corporation and any related funds.

Floating rate funds

Floating rate funds should not be considered alternatives to CDs or money market funds and should not be considered as cash alternatives.

Macquarie Investment Management

Investments in Delaware VIP Series, Delaware Funds, LVIP Delaware Funds or Lincoln Life accounts managed by Macquarie Investment Management Advisers, a series of Macquarie Investments Management Business Trust, are not and will not be deposits with or liabilities of Macquarie Bank Limited ABN 46008 583 542 and its holding companies, including their subsidiaries or related companies, and are subject to investment risk, including possible delays in prepayment and loss of income and capital invested. No Macquarie Group company guarantees or will guarantee the performance of the series or funds or accounts, the repayment of capital from the series or funds or account, or any particular rate of return.

Risk management strategy

The fund's risk management strategy is not a guarantee, and the fund's shareholders may experience losses. The fund employs hedging strategies designed to provide downside protection during sharp downward movements in equity markets. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to other unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.

Managed volatility strategy

The fund's managed volatility strategy is not a guarantee, and the fund's shareholders may experience losses. The fund employs hedging strategies designed to reduce overall portfolio volatility. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.

Alternative funds

Certain funds (sometimes called "alternative funds") expect to invest in (or may invest in some) positions that emphasize alternative investment strategies and/or nontraditional asset classes and, as a result, are subject to the risk factors of those asset classes and/or investment strategies. Some of those risks may include general economic risk, geopolitical risk, commodity-price volatility, counterparty and settlement risk, currency risk, derivatives risk, emerging markets risk, foreign securities risk, high-yield bond exposure, index investing risk, exchange-traded notes risk, industry concentration risk, leveraging risk, real estate investment risk, master limited partnership risk, master limited partnership tax risk, energy infrastructure companies risk, sector risk, short sale risk, direct investment risk, hard assets sector risk, active trading and "overlay" risks, event-driven investing risk, global macro strategies risk, temporary defensive positions and large cash positions. If you are considering investing in alternative investment funds, you should ensure that you understand the complex investment strategies sometimes employed and be prepared to tolerate the risks of such asset classes. For a complete list of risks, as well as a discussion of risk and investment strategies, please refer to the fund's prospectus. The fund may invest in derivatives, including futures, options, forwards and swaps. Investments in derivatives may cause the fund's losses to be greater than if it invested only in conventional securities and can cause the fund to be more volatile. Derivatives involve risks different from, or possibly greater than, the risks associated with other investments. The fund's use of derivatives may cause the fund's

investment returns to be impacted by the performance of securities the fund does not own and may result in the fund's total investment exposure exceeding the value of its portfolio.

Dow Jones

Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones). The trademark has been licensed to S&P Dow Jones Indices LLC and has been sublicensed for use for certain purposes by First Trust Advisors L.P. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

S&P EWI

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Manager of managers funds

Subject to approval of the fund's board, Lincoln Investment Advisors Corporation (LIAC) has the right to engage or terminate a subadvisor at any time, without a shareholder vote, based on an exemptive order from the Securities and Exchange Commission. LIAC is responsible for overseeing all subadvisors for funds relying on this exemptive order.

Private equity

The fund is subject to certain underlying risks that affect the listed private equity companies in which the fund invests. These underlying risks may include, but are not limited to, additional liquidity risk, industry risk, non-U.S. security risk, currency risk, valuation risk, credit risk, managed portfolio risk and derivatives risk. There are inherent risks in investing in private equity companies, as little public information generally exists for private and thinly traded companies, and there is a risk that investors may not be able to make fully informed investment decisions. Listed private equity companies may have relatively concentrated portfolios, which may lead to more volatility. Certain fund investments may be exposed to liquidity risk due to low trading volume, lack of a market maker or legal restrictions limiting the availability of the fund to sell particular securities at any given price and/or time. As a result, these securities may be more difficult to value.

YourPath®

The target date is the approximate date when investors plan to retire or start withdrawing their money. These target-date collective investment trusts may continue to make asset allocation changes following the target date. (See the fact sheets for the allocation strategy.) The principal value is not guaranteed at any time, including at the target date. A group annuity contract issued by The Lincoln National Life Insurance Company provides the stable value option in the collective trust. An asset allocation strategy does not guarantee performance or protect against investment losses. A target date collective trust may be more expensive than other types of investment options because it has additional levels of expenses. Collective trusts are non-deposit investment products, which are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board or any other government agency.

Capital strength

NASDAQ® and The Capital Strength Index™ are registered trademarks of NASDAQ, Inc. (collectively with its affiliates "NASDAQ"). The trademarks have been licensed for use for certain purposes by First Trust Advisors L.P. and First Trust Capital Strength Portfolio. The portfolio is not sponsored, endorsed, sold or promoted by NASDAQ, and NASDAQ makes no representation regarding the advisability of purchasing the portfolio.

International developed capital strength

NASDAQ® and The International Developed Capital Strength Index™ are registered trademarks of NASDAQ, Inc. (collectively with its affiliates "NASDAQ"). The trademarks have been licensed for use for certain purposes by First Trust Advisors L.P. and First Trust International Developed Capital Strength Portfolio. The portfolio is not sponsored, endorsed, sold or promoted by NASDAQ, and NASDAQ makes no representation regarding the advisability of purchasing the portfolio.

401(k) SAFE HARBOR PLAN NOTICE TO EMPLOYEES

Date: November 30, 2023

To: Eligible Employees of Monogram Management Services, Inc.
Re: Monogram Food Solutions 401(k) Plan

In order to comply with the Internal Revenue Service 401(k) safe harbor notice requirement, we are providing the following information to you about our 401(k) plan for the plan year that begins January 1, 2024 and ends December 31, 2024.

Eligibility --Each employee, excluding non-resident aliens and leased employees, is eligible to participate in the plan following 5 months of service. The Plan entry date will be the first day of the month after the eligibility requirements are satisfied.

Employee Contributions -- Each participant may make Pre-Tax and Roth 401(k) contributions through payroll deduction. You may begin participating on the date you have met the eligibility requirements. Lincoln will reach out to you with a welcome letter that includes contact information once they have been notified by Monogram of your eligibility. In general, you may contribute up to the lesser of \$23,000 or 100% of compensation. Eligible participants who are age 50 by December 31, 2024, may contribute up to the lesser of \$30,500 or 100% of compensation. You may change the amount of your contributions by visiting LincolnFinancial.com/Retirement or by calling (800)-234-3500 Monday through Friday from 8:00 AM to 8:00 PM EST. Any change made will be effective on the next payroll period. You may stop your contribution at any time. For purposes of your deferral election, "compensation" (available for deferral) means your base compensation which is gross compensation that is subject to income tax and paid to you by your Employer during the Plan Year, less any annual incentive bonuses.

Employer Contributions -- To help you make an informed decision on the level of your own salary deferral contributions, if any, the Employer will contribute a matching contribution equal to 100% of your deferral contributions which do not exceed 3% of your compensation, plus 50% of your deferral contributions which exceed 3% but do not exceed 5% of your compensation. This safe harbor matching contribution is referred to as a Basic Matching Contribution. For example, assume you earn compensation of \$30,000 for the Plan Year and you defer \$1,800 of your compensation (6%). You would receive a total matching contribution of \$1,200. Your matching contribution would consist of a 100% match on your first \$900 (3% x \$30,000) of deferral contributions, and a 50% matching contribution on your next \$600 (2% x \$30,000) of deferral contributions. You would not receive a matching contribution on the remaining \$300 of your deferral contributions, the amount of your deferral contribution which exceeds 5% of your compensation. The compensation used to calculate any employer contribution will be your base compensation for the plan year while a participant in the plan. The safe harbor matching contribution will be calculated on a payroll period basis. Base Pay does not include annual incentive bonuses.

Also, the employer has the right to make a discretionary matching contribution for each eligible participant who contributes under the 401(k) portion of the plan. The percentage of any such discretionary matching contribution will be determined by the employer each year. All participants will share in this discretionary matching contribution for the plan year.

In addition, the employer has the right to make an additional discretionary contribution at the end of the plan year. Each eligible participant's share of any discretionary contribution is based on his or her compensation during the year and is not dependent upon that participant making a contribution under the 401(k) portion of the plan. In order to share in any discretionary profit sharing plan contribution for the plan year, you must be actively employed on the last day of the plan year. The compensation used to calculate any employer contribution will be your base compensation for the plan year while a participant in the plan. Base Pay does not include annual incentive bonuses.

Vesting Schedule --

Employer Profit Sharing - 2 yrs. of service – 20%, 3 yrs. of service – 40%, 4 yrs. of service – 60%,

5 yrs. of service – 80%, 6 yrs. or more of service – 100%

Employer Matching – 1 yr. of service – 20%, 2 yrs. of service – 40%, 3 yrs. of service – 60%,

4 yrs. of service – 80%, 5 yrs. or more of service – 100%

All 401(k), Safe Harbor Match, and Rollover contributions are immediately 100% vested.

401(k) SAFE HARBOR PLAN NOTICE TO EMPLOYEES
PAGE TWO

Distribution Provision -- You generally may not withdraw your deferral contributions, the safe harbor contribution, or any other additional Employer contribution except when one of the following events occurs: severance from employment with the Employer, retirement, death, disability, or attainment of age 59 ½. You are always 100% vested in your deferral contributions or the safe harbor contribution your Employer made on your behalf.

Additionally, a hardship distribution is permitted from all sources in which you are 100% vested if there is an immediate and heavy financial need and other resources are not reasonably available to meet the need. Financial need is defined as one of the following reasons:

- Medical expenses not covered by insurance for you, your spouse, your children, or your primary beneficiary under the plan.
- Costs directly related to the purchase of your primary residence (excluding mortgage payments).
- Tuition, fees and boarding expenses for the next 12 months of postsecondary education for you, your spouse, your children, or your primary beneficiary under the plan.
- Prevention of eviction or foreclosure of your primary residence.
- Payments for burial or funeral expenses for your deceased parent, your spouse, your children, or your primary beneficiary under the plan.
- Expenses for the repair of damage to your principal residence that would qualify for a casualty deduction under the Internal Revenue Code.
- Expenses and losses (including loss of income) incurred by you in a federally declared disaster area where FEMA offers individual assistance

You will not be suspended from making 401(k) deferral contributions after taking a hardship distribution.

If your employment terminates for reasons other than death, disability, or attainment of normal retirement age, you may elect to have your vested benefit distributed to you as soon as administratively feasible following your termination of employment.

Suspension or Reduction of Safe Harbor Contribution - The Employer retains the right to reduce or suspend the safe harbor contribution under the Plan. If the Employer chooses to do so, you will receive a supplemental notice explaining the reduction or suspension of the safe harbor contribution at least 30 days before the change is effective. The employer will contribute any safe harbor contribution you have earned up to that point. At this time, the Employer has no such intention to suspend or reduce the safe harbor contribution.

Employer's Right to Terminate -- Pursuant to the terms of the Plan, the Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

For Further Information -- Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any questions regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description. You may contact Blanca Venturini or Anna Larson at Monogram Management Services, Inc. 530 Oak Court Drive, Memphis, TN 38117, (901) 685-7167.



For use with:
Lincoln Alliance® program

Monogram Food Solutions 401(k) Plan

Request for a Rollover

Plan Information

MONO-001

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 form. The choices you make will affect the taxes you owe.

Your rollover will be deposited into the investment elections you have on file. If you do not have investment elections on file, your rollover will be deposited into the Qualified Default Investment Alternative designated by your employer.

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: _____

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:

<input type="checkbox"/> Pretax contributions from a 401(a)	<input type="checkbox"/> Roth contributions from a 401(k)
<input type="checkbox"/> Pretax contributions from a 401(k)	<input type="checkbox"/> Roth contributions from a 403(b)
<input type="checkbox"/> Pretax contributions from a 403(b)	
<input type="checkbox"/> Pretax contributions from a 457(b) Gov	
<input type="checkbox"/> Pretax contributions from an IRA	

If your **rollover** includes Roth contributions, indicate total Roth contributions \$ _____ and earnings \$ _____.

Year of first contribution _____.

Note: 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

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.

Step C: Signatures

Participant

By signing below, I certify that:

- Residents of all states except Alabama, Arkansas, California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, 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 Alabama 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 Arkansas, Louisiana, and Rhode Island residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- For California residents only:** Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- For Colorado, Kentucky, Maine, and 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 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 Kansas residents only:** 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, may be guilty of fraud as determined by a court of law.
- 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 residents only:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- For New Mexico residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
- 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 Ohio residents only:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- 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 Oregon residents only:** 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, may commit a fraudulent insurance act, which may be a crime and may be subject such person to criminal and civil penalties.
- 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 residents only:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the 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.
- 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.
- 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.
- My investment choices are my own, and they were not recommended to me by the Lincoln Financial Group or any 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.

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:

Monogram Management Services, Inc.
c/o Lincoln Retirement Services Company, LLC
P.O. Box 7876
Fort Wayne, IN 46801-7876
Or fax to: 260-455-9975

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:

Monogram Management Services, Inc.
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 Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial Group, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

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 Distributors, Inc., 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.

Monogram Food Solutions 401(k) Plan

Qualified Default Investment Alternative (QDIA) Employee Notice

Purpose of this notice

Monogram Management Services, Inc. maintains Monogram Food Solutions 401(k) Plan to help you attain financial security during your retirement years. As a plan participant, you decide how your retirement plan dollars are invested in the investment alternatives available in the plan. If you do not make an investment election, your contributions are invested in the Qualified Default Investment Alternative (QDIA).

This QDIA employee notice:

1. Describes when the QDIA is used
2. Provides details regarding the selected QDIA
3. Outlines your right to direct the investment of your plan dollars to other investments available in the plan or to elect not to have contributions withheld from your pay, if applicable
4. Explains where additional information about those additional investment alternatives can be obtained

Keep this disclosure with your Summary Plan Description and other retirement plan documents.

When the default investment alternative will be used:

You can invest your plan dollars in any of the investment alternatives available in your plan. In the absence of an investment election, your future contributions will be invested in the plan's QDIA under any of the following circumstances:

- You have made a salary reduction election without an investment election.
- An employer contribution has been made on your behalf but you have not provided an investment election.
- You have made investment elections that do not equal 100% or you have elected an investment that is no longer available in the plan.

If assets in your plan account are invested in the plan's QDIA, you can direct the investment of those assets to any other investment alternative under the plan. Please see "Investment Elections" later in this notice for more information on making investment elections.

Your employer has chosen target-date funds, based on date of retirement, as the plan's QDIA:

The plan's QDIA is the appropriate target-date fund, based on the year of normal retirement as determined by your Plan. Each fund contains a combination of bond-based and stock-based funds and targets a period that contains the year in which you attain normal retirement age.

Investment name	Fund ID	Retirement Year	Net fees
Fidelity Freedom Index Ret Instl Prem	FFGZX	Prior to 2014	0.08000%
Fidelity Freedom Index 2015 Instl Prem	FIWFX	2014 to 2018	0.08000%
Fidelity Freedom Index 2020 Instl Prem	FIWTX	2019 to 2023	0.08000%
Fidelity Freedom Index 2025 Instl Prem	FFEDX	2024 to 2028	0.08000%
Fidelity Freedom Index 2030 Instl Prem	FFEGX	2029 to 2033	0.08000%
Fidelity Freedom Index 2035 Instl Prem	FFEZX	2034 to 2038	0.08000%
Fidelity Freedom Index 2040 Instl Prem	FFIZX	2039 to 2043	0.08000%
Fidelity Freedom Index 2045 Instl Prem	FFOLX	2044 to 2048	0.08000%
Fidelity Freedom Index 2050 Instl Prem	FFOPX	2049 to 2053	0.08000%
Fidelity Freedom Index 2055 Instl Prem	FFLDX	2054 to 2058	0.08000%
Fidelity Freedom Index 2060 Instl Prem	FFLEX	2059 to 2063	0.08000%
Fidelity Freedom Index 2065 Instl Prem	FFIKX	2064 to 2068	0.08000%
Fidelity Freedom Index 2070 Instl Prem	FRBUX	2069 and After	0.08000%

Net fees* as of 09/30/2025

*Net fees represent the net expense ratio. The net expense ratio is the total annual operating expense, minus any applicable fund company expense waivers or reimbursements.

• **Fund Name / ID: Fidelity Freedom Index Ret Instl Prem (FFGZX)**

Investment Objective: The investment seeks high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

• **Fund Name / ID: Fidelity Freedom Index 2015 Instl Prem (FIWFX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

• **Fund Name / ID: Fidelity Freedom Index 2020 Instl Prem (FIWTX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Inflation-Protected Securities, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2025 Instl Prem (FFEDX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity ® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2030 Instl Prem (FFEGX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity ® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Lending, Prepayment (Call), Foreign Securities, Loss of Money, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2035 Instl Prem (FFEZX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity ® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Prepayment (Call), Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date, Lending

- **Fund Name / ID: Fidelity Freedom Index 2040 Instl Prem (FFIZX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity ® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Prepayment (Call), Foreign Securities, Management, Passive Management, Target Date, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage

- **Fund Name / ID: Fidelity Freedom Index 2045 Instl Prem (FFOLX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity ® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2050 Instl Prem (FFOPX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2055 Instl Prem (FFLDX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2060 Instl Prem (FFLEX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2065 Instl Prem (FFIKX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

- **Fund Name / ID: Fidelity Freedom Index 2070 Instl Prem (FRBUX)**

Investment Objective: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Investment Strategy: Investing primarily in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® Funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Principal Risk and Return Characteristics: Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Index Correlation/Tracking Error, Issuer, Interest Rate, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Underlying Fund/Fund of Funds, Leverage, Management, Passive Management, Target Date

For a more detailed description of the various types of instruments in which the fund may invest and their associated risks, please refer to the fund's prospectus available through your online participant account at LincolnFinancial.com.

Investment elections

You may direct the investment of your existing plan account balance and future contributions as follows:

- You may change investment elections for your future contributions.
- You may change investment elections for your existing account balances, including assets invested in the plan's QDIA.

If you default into the plan and subsequently change investment allocations for existing assets, your current assets and future contributions will both be redirected to the new investment options.

To direct the investment of plan account contributions or assets, make investment elections in the following manner:

For new participants: You may complete online enrollment at LincolnFinancial.com.*

For existing participants: You may make investment elections in either of these ways:

- Access the secure Lincoln website at LincolnFinancial.com*, 24 hours a day, 7 days a week.
- Call the Lincoln Customer Contact Center at 800-234-3500, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

*Access may be subject to system availability

The New York Stock Exchange closes for trading at 4:00 p.m. Eastern on most business days. Transactions received before market close will be assigned that day's closing unit price. Transactions received after market close, or on a weekend or holiday, will be assigned the closing unit price for the next business day.

Additional information

You may view additional information about other investment options available in the plan by logging in to your account at LincolnFinancial.com.

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 Distributors, Inc, herein separately and collectively referred to as ("Lincoln").

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 Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

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

What Does Lincoln Financial Do with Your Personal Information?

The Lincoln Financial 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. 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.

We are committed to the responsible use of information and protecting individual privacy rights. As such, we look to leading data protection standards to guide our privacy program. These standards include collecting data through fair and lawful means, such as obtaining your consent when appropriate.

Information We May Collect and Use

We collect personal information about you:

- to help us identify you as a consumer, our customer, or our former customer;
- to process your requests and transactions;
- to offer investment, insurance, retirement, and other financial services to you;
- to pay your claim;
- to enhance our products and services;
- to tell you about our products or services we believe you may want and use; and
- as otherwise permitted by law.

The types of personal information we collect depends on your relationship and 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; your financial health; and employment history. We may also collect voice recordings or biometric data for use in accordance with applicable law.
- **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; payment details; and your payment and claims history.
- **Information from outside our family of companies:** If you are applying for or 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, retirement information, and information related to Social Security benefits), from other individuals or businesses.
- **Information from your employer:** If your employer applies for or purchases group products from us, we may obtain information about you from your employer or group representative to enroll you in the plan.

When you are no longer our customer, we continue to share your information as described in this notice.

How We Share and Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They may use this information:

- to process transactions you, your employer, or your group representative have requested;
- to provide customer service;
- to evaluate or enhance our products and services;
- to gain customer insight; to provide education and training to our workforce and customers; and/or
- to inform you of products or services we offer that you may find useful.

Our service providers may or may not be affiliated with us. Affiliates are companies related by common ownership or control. Nonaffiliates are companies not related by common ownership or control. They include:

- Financial service providers: third party administrators; broker-dealers; insurance agents and brokers; registered representatives; reinsurers and other financial services companies with which we have joint marketing agreements. A joint marketing agreement is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include, but are not limited to, insurance providers and financial technology solutions.
- Non-financial companies and individuals: 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. We may execute agreements with our service providers that permit the service provider to process your personal information outside of the United States, when not prohibited by our contracts and permitted by applicable law.

When you apply for one of our products:

- We may share information about your application with credit bureaus.
- We may provide information to group policy owners or their designees (for example, to your employer for employer-sponsored plans and their authorized service providers).
- We may provide information to regulatory authorities, law enforcement officials, and to other nonaffiliated 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 with the acquirer as part of the sale.
- **We do not sell or release your information to outside marketers who may want to offer you their own products and services unless we receive your express consent; nor do we release information we receive about you from a consumer reporting agency.**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Lincoln chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Lincoln share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Federal law gives you the right to limit only:

- sharing for our affiliates' everyday business purposes – information about your creditworthiness;
- sharing for our affiliates to market to you; and
- sharing for nonaffiliates to market to you.

Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secure files, and buildings. Our employees are authorized to access your information only when they need it to perform their job responsibilities. 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

Lincoln complies with all applicable laws and regulations regarding the provision of personal information. The rights provided to you in this Privacy Notice will be administered in accordance with your state's specific laws and regulations.

Access to personal information: You must submit a written request to receive a copy of your personal information. You may see your personal information in person, or you may ask us to send you a copy of your personal information by mail or electronically. We will need to verify your identity before we process the request. Within 30 business days of receiving your request, we will, depending on the specific request you make, (1) inform you of the nature and substance of the recorded personal information we have about you; (2) permit you to obtain a copy of your personal information; and (3) provide the identity (if recorded) of persons to whom we disclosed your personal information within two years prior to the request (if this information is not recorded, we will provide you with the names of those insurance institutions, agents, insurance support organizations or other persons to whom such information is normally disclosed). We will send you notification within 30 business days if we need additional time to respond to your request. If you request a copy of your information by mail, we may charge you a fee for copying and mailing costs.

Changes to personal information: If you believe that your personal information is inaccurate or incomplete, you may ask us to correct, amend, or delete 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 from the date we receive your request.

If we make changes to your records because 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 your personal information within the past two years. We will also send the updated information to any insurance support organization that gave us the information, and any insurance support organization that systematically received personal information from us within the prior 7 years unless that support organization no longer maintains your personal information.

If we deny your request to correct, amend, or delete your information, we will provide you with the reasons for the denial. You may write to us and concisely describe what you believe our records should say and why you disagree with our denial of your request to correct, amend, or delete that information. We will file this communication from you with the disputed information, identify the disputed information if it is disclosed, and provide notice of the disagreement to the recipients and in the manner described in the paragraph above.

Basis for adverse underwriting decision: You may ask in writing for 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 additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

If you would like to exercise your rights regarding your personal information, please provide your full name, address and telephone number and either email your inquiry to our Data Subject Access Request Team at DSAR@lfg.com or mail to: Lincoln Financial, Attn: Corporate Privacy Office, 1301 South Harrison St., Fort Wayne, IN 46802. **The DSAR@lfg.com email address should only be used for inquiries related to this Privacy Notice.**

For general account service requests or inquiries unrelated to this Privacy Notice, please call 1-877-ASK-LINC.

*This information applies to the following Lincoln Financial companies:

First Penn-Pacific Life Insurance Company
Lincoln Retirement Services Company, LLC
Lincoln Life & Annuity Company of New York
Financial Investments Corporation (formerly
Lincoln Investment Advisors Corporation)

Lincoln Financial Distributors, Inc.
Lincoln Financial Group Trust Company, Inc.
Lincoln Variable Insurance Products Trust Lincoln
The Lincoln National Life Insurance Company
Lincoln Financial Insurance Agency Incorporated

Risk assessment questionnaire

Lincoln Alliance® program

Investment mix guidelines

Determining the type of investor you are may help you create an asset allocation strategy that's right for you. This quiz was designed to help you estimate your investment risk tolerance based on your ability and willingness to assume certain investment risks.

Circle your answers. Then add up your score to find out what type of investor you may be. Consider examining your asset allocation once a year to see if it still fits your personal situation.

Risk tolerance questionnaire

Ability to take risk

- 1. My current age is:**
 - a. Over 70 (1 point)
 - b. 60 to 70 (3 points)
 - c. 46 to 59 (7 points)
 - d. 45 or younger (10 points)
- 2. I plan to withdraw money from my retirement plan account in:**
 - a. Less than 5 years (1 point)
 - b. 5 to 9 years (3 points)
 - c. 10 to 15 years (6 points)
 - d. More than 15 years (8 points)
- 3. I should have enough savings and stable/guaranteed income (that is, Social Security, pension, retirement plan, annuities) to maintain my planned standard of living in retirement:**
 - a. Not confident (1 point)
 - b. Somewhat confident (2 points)
 - c. Confident (4 points)
 - d. Very Confident (6 points)

Willingness to take risk

4. The following statement best describes my willingness to take risk:

- a.** I'm more concerned with avoiding loss in my account value than with experiencing growth. (1 point)
- c.** I'm concerned with avoiding losses, but this is outweighed by my desire to achieve growth. (5 points)
- b.** I desire growth of my account value, but I'm more concerned with avoiding losses. (3 points)
- d.** To maximize the chance of experiencing high growth, I'm willing to accept losses. (7 points)

5. If I invested \$100,000 and my portfolio value decreased to \$70,000 in just a few months, I would:

- a.** Be very concerned and sell my investments (1 point)
- c.** Be unconcerned about the temporary fluctuations in my returns (4 points)
- b.** Be somewhat concerned and consider allocating to lower risk investments (2 points)
- d.** Invest more in my current portfolio (5 points)

The risk assessment questionnaire is provided for educational and/or informational purposes only and does not constitute investment advice.

6. My assets (excluding home and car) are invested in:

- a. I don't know how my assets are invested (1 point)
- b. My pension, certificates of deposit (CDs), annuities, IRA, and savings accounts (2 points)
- c. A mix of stocks and bonds, including mutual funds (3 points)
- d. Stocks or stock mutual funds (4 points)

Risk tolerance scoring

Add up your total score from the six questions.

Score =

CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE
0 to 12 points	13 - 20 points	21 - 28 points	29 - 34 points	35 - 40 points

Risk tolerance category based upon your score

Potential investor types and fund selection

First, find your total score and the related potential investor type, then review the asset allocation breakdowns or investment style sections to help decide which funds may be right for you.

Asset class allocations

Potential investor type	Conservative	Moderately conservative	Moderate	Moderately aggressive	Aggressive
U.S. stock	15%–30%	30%–35%	35%–50%	50%–55%	55%–60%
International stock	5%–10%	10%–15%	15%–20%	20%–25%	25%–30%
Fixed income (Includes bonds and cash/stable value options)	60%–80%	50%–60%	30%–50%	20%–30%	10%–20%

Please note: Specialty funds, including balanced/allocation, real estate, and commodities, should be added at the discretion of the participant and are not reflected in these asset allocations.

Investment styles

Potential investor type	Conservative	Moderately conservative	Moderate	Moderately aggressive	Aggressive
Aggressive growth, growth, and growth and income	20%	40%	60%	70%	90%
Stability of principal and current income	80%	60%	40%	30%	10%

Please note: Company stock, asset allocation, and other funds should be added at the discretion of the participant and are not reflected in the investment styles listed above.

Fund selections can be based on asset class allocations or investment styles. Review breakdowns shown in the chart to see what works best for you.

The risk assessment questionnaire is provided for educational and/or informational purposes only and does not constitute investment advice.

Participation in an asset allocation program does not guarantee performance or protect against loss. These model portfolios are illustrations and investment education only. They are not intended as investment advice or recommendations for any individual.

MONOGRAM FOOD SOLUTIONS 401(K) PLAN

Plan Code: MONO-001

Product name: *Lincoln Alliance*® program

The purpose of this document is to provide you with important information regarding the MONOGRAM FOOD SOLUTIONS 401(K) PLAN and the plan's designated investment alternatives under the *Lincoln Alliance*® program, including fee and expense information, to help you compare investment options in accordance with Department of Labor (DOL) Regulation section 2550.404a-5 ("404(a) participant fee disclosure").

Information presented throughout this entire document is specific to the plan's designated investment alternatives only under the *Lincoln Alliance* program. Please contact your retirement plan administrator for more information.

If you would like additional information regarding your plan's designated investment alternatives, you may visit the specific website addresses shown throughout this document or you may contact your retirement plan administrator at 901-685-7167 or PERSONAL AND CONFIDENTIAL, ATTN: ERIN SEDLAR, 530 OAK COURT DR STE 400, MEMPHIS, TN 38117-3735. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 901-685-7167.

Every effort has been made to ensure that this disclosure is as thorough and accurate as possible to reflect the legal documents, laws, and regulations that govern the operation of the plan. In the event of any conflict, the terms of the plan document, investment arrangements, applicable laws, and regulations will govern.

Document summary

There are several sections that comprise the 404(a) participant fee disclosure:

- **General plan information section** provides general information regarding plan features and designated investment alternatives, such as an explanation of how to give investment instructions, if applicable.
- **Plan fees and expenses**
 - **General administrative expenses section** provides an explanation of any fees and expenses for general plan administrative services that may be charged to or deducted from all participants' retirement accounts. Examples include fees and expenses for legal, accounting, and recordkeeping services.
 - **Individual participant fees section** provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions taken by you. Examples may include fees and expenses for plan loans and for processing surrender charges, if applicable.
- **Comparative charts** provide a current list of the investment options with performance and fee information for designated investment alternatives in comparative chart format.

General plan information

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by following the enrollment process established for your plan or by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting LincolnFinancial.com, or
- Calling the Lincoln Customer Contact Center at 800-234-3500

You may change your elections at any time; transfers are effective the same business day provided the markets are open and instructions are received before 4:00 p.m. Eastern Time.

The *Lincoln Alliance* program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, 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 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.

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

The designated investment alternatives available in the *Lincoln Alliance* program are those listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the *Lincoln Alliance* program, if any (e.g., employer securities).

Plan fees and expenses

This section provides an explanation of fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, and Registered Investment Advisor fees). Where applicable, the plan may charge a portion of these expenses to participant accounts if the expenses are not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. These expenses will appear on your quarterly retirement statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses that are actually charged to a participant's account during the preceding quarter will be reflected on the participant's quarterly retirement statement.

General administrative expenses

Retirement plans have expenses associated with them. Here is a list of administrative fees associated with this plan.

Administrative fees	Description	Fee/Frequency
Plan Level Wrap Fee	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, call center operations, website development and maintenance, and certain marketing and distribution expenses. The fee will be deducted from your account on a pro rata basis to the extent the fee is not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. If revenue sharing payments are received, only the portion of the fee not offset by revenue sharing payments will be deducted from your account.	0.1400% / quarterly

Individual participant fees

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

Individual fees	Description	Fee/Frequency
Loan Maintenance Fee	Fee may be deducted from a participant's account while the loan is outstanding.	\$6.25 / quarterly
Loan Setup Fee	A fee that may be deducted from the participant's account on the date the loan is processed.	\$75.00 / set up

MONOGRAM FOOD SOLUTIONS 401(K) PLAN

Plan Code: MONO-001

Product name: *Lincoln Alliance*® program

Investment options, performance history, and fees and expenses as of December 31, 2022.

Comparative chart summary

This section is comprised of three charts:

Chart 1

- **Variable return investments chart**

- comprised of performance information for plan investment options
- illustrates the past performance of the investments with the benchmark field

Chart 2

- **Fixed return investments chart**

- displays those funds with a fixed rate of return

Chart 3

- **Fees and expenses chart**

- displays the fees and expenses you will pay if you invest in a particular option

MONOGRAM FOOD SOLUTIONS 401(K) PLAN investment options comparative chart

Chart 1 – Variable return investments

Chart 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. The chart illustrates how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information regarding an option's principal risks is available at LincolnFinancial.com.

Chart 1 - Variable return investments					
Investment options	Average annual total return as of December 31, 2022				
	1-yr.	5-yr.	10-yr.	Since inception	
Equity funds					
American Beacon Small Cp Val R5 (12/98)	-7.78	5.08	9.41	9.68	
Russell 2000 Value TR USD	-14.48	4.13	8.48		
www.LincolnFinancial.com					
ClearBridge Small Cap Growth IS (08/08)	-28.55	8.74	11.35	10.22	
Russell 2000 Growth TR USD	-26.36	3.51	9.20		
www.LincolnFinancial.com					
Delaware Small Cap Core R6 (05/16)	-15.80	6.03	10.87	9.70	
Russell 2000 TR USD	-20.44	4.13	9.01		
www.LincolnFinancial.com					
Diamond Hill Large Cap I (01/05)	-13.38	7.23	11.36	8.94	
Russell 1000 Value TR USD	-7.54	6.67	10.29		
www.LincolnFinancial.com					

Chart 1 - Variable return investments

Investment options	Average annual total return as of December 31, 2022			
	1-yr.	5-yr.	10-yr.	Since inception
Janus Henderson Global Equity Income N (11/15) MSCI ACWI Ex USA Value NR USD www.LincolnFinancial.com	-5.99 -8.59	2.08 -0.05	5.10 2.72	4.56
JPMorgan Mid Cap Growth R6 (11/11) Russell Mid Cap Growth TR USD www.LincolnFinancial.com	-26.96 -26.72	9.87 7.64	13.04 11.41	13.08
T. Rowe Price Blue Chip Growth I (12/15) Russell 1000 Growth TR USD www.LincolnFinancial.com	-38.51 -29.14	5.38 10.96	11.94 14.10	8.67
T. Rowe Price Emerging Markets Stock I (08/15) MSCI EM NR USD www.LincolnFinancial.com	-23.24 -20.09	-2.89 -1.40	1.71 1.44	4.41
Vanguard Growth Index Admiral (11/00) Russell 1000 Growth TR USD www.LincolnFinancial.com	-33.14 -29.14	9.61 10.96	12.80 14.10	6.73
Vanguard Mid Cap Index Admiral (11/01) Russell Mid Cap TR USD www.LincolnFinancial.com	-18.71 -17.32	7.32 7.10	11.10 10.96	9.55
Vanguard Small Cap Growth Index Admiral (09/11) Russell 2000 Growth TR USD www.LincolnFinancial.com	-28.39 -26.36	5.10 3.51	9.27 9.20	10.51
Vanguard Small Cap Index Adm (11/00) Russell 2000 TR USD www.LincolnFinancial.com	-17.61 -20.44	5.94 4.13	10.11 9.01	8.62
Vanguard Small Cap Value Index Admiral (09/11) Russell 2000 Value TR USD www.LincolnFinancial.com	-9.31 -14.48	5.79 4.13	10.28 8.48	11.70
Vanguard Total Intl Stock Index Admiral (11/10) MSCI ACWI Ex USA NR USD www.LincolnFinancial.com	-16.01 -16.00	1.09 0.88	4.06 3.80	4.02
Vanguard Total Stock Mkt Idx Adm (11/00) Russell 1000 TR USD www.LincolnFinancial.com	-19.53 -19.13	8.71 9.13	12.08 12.37	7.15
Vanguard Value Index Adm (11/00) Russell 1000 Value TR USD www.LincolnFinancial.com	-2.08 -7.54	8.56 6.67	11.91 10.29	7.09

Chart 1 - Variable return investments

Investment options	Average annual total return as of December 31, 2022			
	1-yr.	5-yr.	10-yr.	Since inception
Victory Sycamore Established Value R6 (03/14) Russell Mid Cap Value TR USD www.LincolnFinancial.com	-2.48 -12.03	10.05 5.72	13.19 10.11	11.01
Bond funds				
Baird Aggregate Bond Inst (09/00) Bloomberg US Agg Bond TR USD www.LincolnFinancial.com	-13.35 -13.01	0.25 0.02	1.49 1.06	4.25
JPMorgan Short Duration Bond R6 (02/05) Bloomberg US Govt/Credit 1-3 Yr TR USD www.LincolnFinancial.com	-3.65 -3.69	1.30 0.92	1.09 0.88	2.24
Lord Abbett High Yield R6 (06/15) ICE BofA US High Yield TR USD www.LincolnFinancial.com	-13.37 -11.22	1.17 2.12	4.07 3.94	3.17
Vanguard Total Bond Market Index Adm (11/01) Bloomberg US Agg Bond TR USD www.LincolnFinancial.com	-13.16 -13.01	-0.01 0.02	1.00 1.06	3.19
Other				
Federated Hermes Treasury Obl IS (02/90) ICE BofA USD 3M Dep OR CM TR USD www.LincolnFinancial.com	1.54 1.21	1.14 1.43	0.66 0.96	2.58
Fidelity Freedom® Index 2015 Instl Prem (06/15) Morningstar Lifetime Mod 2015 TR USD www.LincolnFinancial.com	-14.46 -15.52	2.85 2.95	4.76 4.69	3.89
Fidelity Freedom® Index 2020 Instl Prem (06/15) Morningstar Lifetime Mod 2020 TR USD www.LincolnFinancial.com	-15.88 -16.77	3.17 3.02	5.22 5.16	4.29
Fidelity Freedom® Index 2025 Instl Prem (06/15) Morningstar Lifetime Mod 2025 TR USD www.LincolnFinancial.com	-16.58 -17.58	3.51 3.20	5.87 5.79	4.65
Fidelity Freedom® Index 2030 Instl Prem (06/15) Morningstar Lifetime Mod 2030 TR USD www.LincolnFinancial.com	-16.83 -17.94	4.04 3.54	6.64 6.51	5.36
Fidelity Freedom® Index 2035 Instl Prem (06/15) Morningstar Lifetime Mod 2035 TR USD www.LincolnFinancial.com	-17.57 -17.75	4.80 3.97	7.54 7.14	6.16

Chart 1 - Variable return investments

Investment options	Average annual total return as of December 31, 2022			
	1-yr.	5-yr.	10-yr.	Since inception
Fidelity Freedom® Index 2040 Instl Prem (06/15) Morningstar Lifetime Mod 2040 TR USD www.LincolnFinancial.com	-18.17 -17.37	5.29 4.36	7.85 7.55	6.52
Fidelity Freedom® Index 2045 Instl Prem (06/15) Morningstar Lifetime Mod 2045 TR USD www.LincolnFinancial.com	-18.20 -17.06	5.29 4.58	7.88 7.70	6.52
Fidelity Freedom® Index 2050 Instl Prem (06/15) Morningstar Lifetime Mod 2050 TR USD www.LincolnFinancial.com	-18.22 -16.91	5.29 4.62	7.91 7.68	6.52
Fidelity Freedom® Index 2055 Instl Prem (06/15) Morningstar Lifetime Mod 2055 TR USD www.LincolnFinancial.com	-18.18 -16.93	5.29 4.55	7.98 7.59	6.52
Fidelity Freedom® Index 2060 Instl Prem (06/15) Morningstar Lifetime Mod 2060 TR USD www.LincolnFinancial.com	-18.22 -16.98	5.29 4.46	--- 7.49	6.52
Fidelity Freedom® Index 2065 Instl Prm (06/19) Morningstar Lifetime Mod 2060 TR USD www.LincolnFinancial.com	-18.18 -16.98	--- 4.46	--- 7.49	5.33
Fidelity Freedom® Index Inc Instl Prem (06/15) Morningstar Lifetime Mod Incm TR USD www.LincolnFinancial.com	-11.08 -12.24	1.75 2.95	2.58 3.82	2.35
Vanguard Real Estate Index Admiral (11/01) S&P United States REIT TR USD www.LincolnFinancial.com	-26.20 -24.36	3.68 3.68	6.42 6.37	9.01

Chart 2 – Fixed return investments

Chart 2 focuses on the performance of investment options that have a fixed or stated rate of return. The chart displays the credited rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Chart 2 - Fixed return investments

Investment options	Rate Type	Return	Term
Lincoln Stable Value Account -LNGPA			
	New money rate	---	Quarterly
	Portfolio rate	1.75	Quarterly
	Guaranteed minimum interest rate	1.00	1 - 99 yrs

Lincoln reserves the right to adjust the fixed or stated rate of return prospectively during the term of the contract or agreement. The most current rate of return is available at 800-234-3500.

If the Guaranteed Minimum Interest Rate listed above is higher than the Portfolio rate and/or the New money rate, Lincoln's Guaranteed Minimum Interest Rate will be the actual rate credited to your account.

Chart 3 – Fee and expense information

Chart 3 displays fee and expense information for the investment options listed in the prior two charts (Chart 1 and Chart 2). It indicates the total annual operating expenses of the options in Chart 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This chart also shows shareholder-type fees, if applicable. These fees are in addition to total annual operating expenses.

Chart 3 - Fees and expenses

Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per \$1000	As a %	Per \$1000	
Equity funds					
American Beacon Small Cp Val R5	0.81%	\$8.10	0.81%	\$8.10	---
ClearBridge Small Cap Growth IS	0.77%	\$7.70	0.77%	\$7.70	---
Delaware Small Cap Core R6	0.69%	\$6.90	0.69%	\$6.90	---
Diamond Hill Large Cap I	0.67%	\$6.70	0.67%	\$6.70	---
Janus Henderson Global Equity Income N	0.70%	\$7.00	0.70%	\$7.00	---
JPMorgan Mid Cap Growth R6	0.75%	\$7.50	0.70%	\$7.00	---
T. Rowe Price Blue Chip Growth I	0.56%	\$5.60	0.56%	\$5.60	---
T. Rowe Price Emerging Markets Stock I	0.97%	\$9.70	0.97%	\$9.70	---
Vanguard Growth Index Admiral	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Mid Cap Index Admiral	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Small Cap Growth Index Admiral	0.07%	\$0.70	0.07%	\$0.70	---
Vanguard Small Cap Index Adm	0.05%	\$0.50	0.05%	\$0.50	---
Vanguard Small Cap Value Index Admiral	0.07%	\$0.70	0.07%	\$0.70	---

Chart 3 - Fees and expenses

Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per \$1000	As a %	Per \$1000	
Vanguard Total Intl Stock Index Admiral	0.11%	\$1.10	0.11%	\$1.10	---
Vanguard Total Stock Mkt Idx Adm	0.04%	\$0.40	0.04%	\$0.40	---
Vanguard Value Index Adm	0.05%	\$0.50	0.05%	\$0.50	---
Victory Sycamore Established Value R6	0.54%	\$5.40	0.54%	\$5.40	---
Bond funds					
Baird Aggregate Bond Inst	0.30%	\$3.00	0.30%	\$3.00	---
JPMorgan Short Duration Bond R6	0.31%	\$3.10	0.28%	\$2.80	---
Lord Abbett High Yield R6	0.59%	\$5.90	0.59%	\$5.90	---
Vanguard Total Bond Market Index Adm	0.05%	\$0.50	0.05%	\$0.50	---
Other					
Federated Hermes Treasury Obl IS	0.28%	\$2.80	0.20%	\$2.00	---
Fidelity Freedom® Index 2015 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2020 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2025 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2030 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2035 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2040 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2045 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2050 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2055 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2060 Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index 2065 Instl Prm	0.08%	\$0.80	0.08%	\$0.80	---
Fidelity Freedom® Index Inc Instl Prem	0.08%	\$0.80	0.08%	\$0.80	---
Vanguard Real Estate Index Admiral	0.12%	\$1.20	0.12%	\$1.20	---
Fixed return investments					

Chart 3 - Fees and expenses

Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees and transfer-type restrictions
	As a %	Per \$1000	As a %	Per \$1000	
Lincoln Stable Value Account -LNGPA	0.00%	\$0.00	0.00%	\$0.00	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 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.

Total annual operating expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Total annual operating expense net of any applicable fund company waivers/reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document.

Important Disclosures. Please read.

Mutual funds in the *Lincoln Alliance*[®] program are sold by prospectus. 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.

The stable value option may be offered as a Fixed Annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies.

Morningstar Investment Management LLC's investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable. Morningstar Investment Management does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participant may incur a loss. Past performance is no guarantee of future results.

The Morningstar Insight Series is not an investment option. It is a series of fund lineups chosen by Morningstar Investment Management LLC from the universe of investment options available in the *Lincoln Alliance*[®] program. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Neither Morningstar Investment Management nor Morningstar, Inc. is affiliated with the Lincoln Financial Group. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management LLC, 22 W. Washington Street, Chicago, IL 60602.

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Helping you achieve better retirement outcomes

We've helped more than 1.7 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.

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Variable annuities are long-term investment products designed particularly for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative, and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Variable annuities sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. For all other states, variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of the appropriate issuing company.**

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Not insured by any federal government agency
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