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www.LFG.com

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LAP-0018-07 PRNT 7/07
Order code: EM-ENROLL-CVR-E



Hello future.™

Securities offered through Lincoln Financial Advisors Corporation, a broker/dealer, 1300 South Clinton Street, Fort Wayne, IN, 46802.

Consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. Prospectuses for any of the applicable mutual funds within are available by calling 800 234-3500. Read the prospectuses carefully before investing or sending money.



Save for your future



Enrollment Kit

Accessing your account

Whether it's online or by phone, accessing and managing your retirement account couldn't be easier. Call or go online 24 hours a day, 7 days a week. And, if you need personal assistance, our Customer Service Representatives are also available Monday through Friday from 8:00 a.m. – 8:00 p.m. Eastern Time.

What you can do

- View account summary
- Check account balance
- View fund performance and information
- Change allocation of future contributions
- Transfer assets between funds
- Request a new PIN
- Request a prospectus

What you will need to access your account

- Social Security Number
- PIN (Personal Identification Number)

For your protection, your PIN is required everytime you access your account by phone or online. Keep your PIN in a safe place.

PIN:

Telephone

- Call 800 234-3500.
 - Enter your Social Security Number and PIN when prompted.
 - The voice response offers a menu of options and step-by-step instructions.
- You can speak with a Customer Service Representative at any time from 8:00 a.m. – 8:00 p.m. Eastern Time.

Online

- Login to the Web site shown on the first page of this book.
 - Enter your Social Security Number and PIN. Click "Login."
 - Choose from any of the menu options on the navigation bar.
- If you have questions, click "Contact Us" on the horizontal navigation bar and send us an e-mail.

Welcome to your retirement plan.

Your employer has chosen Lincoln Financial Group as one of the approved vendors to provide investment options and administrative services for your retirement plan. You can feel confident knowing your employer has partnered with a reputable company, Lincoln Financial Group; a strong leader in the financial services industry with more than a century's experience of helping customers with their financial needs. This means you have a trusted partner to help you save toward a secure financial future.

Lincoln Financial Group offers an education program that meets your changing needs over the course of a lifetime. Whether you are busy saving for your future or nearing retirement, the *LifeSpan*[®] learning program can help you create a bridge to a comfortable life after work, with personal attention every step of the way to help make the journey a successful one. That's right. Enroll and you'll receive as much personal attention as you want to help you plan for a secure financial future.

**Florida TECH
Retirement Plan**

Program Highlights

- Employee Contributions
- Employer Contributions
- Investment Options
- Administration
- Loans
- Withdrawals
- Service

Investment Options

- Funds
- Investment Pyramid
- Performance Summary
- Fund Facts – Investment Information by Fund
- *LifeSpan*[®] Asset Allocation Models

Accessing Your Account

- Phone: 800 234-3500
- Online: www.LincolnAlliance.com



Florida TECH Retirement Plan

Employee Contributions

- Eligibility and Entry Requirements: You are eligible for the Plan upon attainment of age 21. You may enter the Plan the first pay period after eligibility is met.
- Employees excluded from participating in the plan include students.
- Your pre-tax and/or after-tax (Roth) contributions are made via payroll deduction.
- You can increase, decrease or discontinue your contributions at any time.
- 2009 Contribution Limits:
 - Annual limit: Combined contributions [pre-tax and Roth] may not exceed the maximum IRS limit of \$16,500.
 - Catch-up limit: If you have attained or will attain age 50 by the end of the plan year, you may contribute an additional \$5,500.
 - Special 15-year Catch-up: If you have at least 15 years of service with the same employer and have not exceeded the average annual deferral limit, you may contribute up to an additional \$3,000.
- Vesting: You are always 100% vested in your employee contributions and any earnings they generate.

Employer Contributions

- Eligibility Requirements: You are eligible to receive employer contributions upon attainment of age 21 and completion of 30 days after your date of hire. Employer contributions will begin the first pay period after eligibility is met.
- Employees excluded from participating in employer contributions include: Substitute Teachers, temporary employees, and Adjunct faculty.
- Florida TECH Retirement Plan will make an employer matching contribution in an amount equal to 100% of your deferred salary, not to exceed 5% of your compensation.
- Your employer contributions, plus any earnings they generate, are always 100% vested.

Investment Options

- You can direct your future investments to a variety of widely-recognized mutual funds.
- You have the option to select one of the following *LifeSpan*[®] asset allocation models which provide a guideline for allocations among the various investment options offered in your plan:

2010 Model	2025 Model	2040 Model
2015 Model	2030 Model	2045 Model
2020 Model	2035 Model	2050 Model
- If you do not select investment choices, your contributions will be invested in the *LifeSpan*[®] Time-Based Model based on your date of birth and the date closest to when you will reach normal retirement age. This is the default investment option designated by your employer.

Birth Year Range	Model Name
Before 1948	2010 Model
1948-1952	2015 Model
1953-1957	2020 Model
1958-1962	2025 Model
1963-1967	2030 Model
1968-1972	2035 Model
1973-1977	2040 Model
1978-1982	2045 Model
After 1982	2050 Model

- You may transfer existing retirement assets from a previous employer or assets with your current employer to the new program (check with your previous provider to determine if any fees apply).

Administration

- Contributions in this program are made at Net Asset Value (NAV).
- All sales charges are waived.
- Mutual fund companies encourage investing for the long term. Certain funds may place restrictions on short-term trading and market timing by imposing redemption fees or trade restrictions. Please read the fund prospectus for details.
- This plan is managed as an ERISA Section 404(c) plan. This simply means that you exercise control over some or all of the investments in your plan account. The fiduciaries of the plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

Loans

- Although the Florida TECH Retirement Plan is intended to help you put aside money for the future, you can borrow from your account.
- The maximum loan amount is the lesser of \$50,000 reduced by the excess (if any) of the highest outstanding loan balance in the last 12 months or 50% of vested balance reduced by the outstanding balance of all loans. The minimum loan amount is \$1,000.
- All loans must be repaid within 5 years, except loans used to purchase a primary residence.

Withdrawals

- You can withdraw money from your account when one of the following events occur:
 - Retirement
 - Death
 - Total and Permanent Disability
 - Separation from employment
 - Financial hardship (Hardship withdrawals may be made only from elective deferrals.)
- For pre-tax contributions:
 - Taxes will be due upon distribution and, if taken before age 59½, may be subject to an additional 10% federal tax penalty. Consult with your tax advisor before withdrawing any money from your account.
 - Salary reduction contributions made before Dec. 31, 1988 are available for any reason.
- For Roth contributions:
In order to receive a Qualified Distribution of earnings (no tax due) you must meet two qualifying events:
 - Your account must be open for 5 years.
 - The distributions must be a result of Death, Disability or age 59½.

Service

- You may access your account online at www.LincolnAlliance.com. For your protection, your PIN number and Social Security number are required to access your account. Your PIN can be changed at any time to a password that you will easily remember to access your account whenever it is most convenient for you.
- You may call Customer Service toll-free at 800-234-3500 for more information.

These highlights are a brief overview of the Florida TECH Retirement Plan features and not a legally binding document. Please read it carefully and contact your Human Resources department if you have further questions.

Investment Option Information

Florida TECH Retirement Plan

Investment Option	Ticker
AIM Developing Markets Instl	GTDIX
AIM Real Estate Inst	IARIX
Allianz NFJ Small Cap Value Admin	PVADX
American Funds EuroPacific Gr R4	REREX
American Funds Grth Fund of Amer R4	RGAEX
American Funds Inc Fund of Amer R4	RIDEX
BlackRock Equity Dividend I	MADVX
BlackRock Small Cap Grth Equity Instl	PSGIX
Columbia Acorn Z	ACRNX
Columbia Mid Cap Index A	NTIAX
Columbia Small Cap Index A	NMSAX
Davis NY Venture Y	DNVYX
Fidelity Advisor Strategic Income A	FSTAX
JPMorgan Short Duration Bond Select	HLLVX
Janus Adviser Mid Cap Value A	JDPAX
Lincoln Stable Value Account	---
PIMCO Total Return Admin	PTRAX
Vanguard 500 Index	VFINX

Important information on the specific funds available within your retirement plan is shown on the following pages. The definitions below will help you better understand the investment risks. The mutual fund information is compiled by NewRiver, Inc., using Morningstar[®], Inc., and documents filed with the Securities & Exchange Commission's EDGAR database. The information is provided on an "as is" basis and without warranties.

The **Morningstar[®] Category** is assigned based on the underlying securities in each portfolio as measured by the portfolio statistics and compositions over the past three years.

The **Morningstar[®] Style Box[™]** provides a graphical representation of the investment style of stocks, bonds and mutual funds. For stocks and stock funds it classifies securities according to the market capitalization (vertical axis) and growth and value factors (horizontal axis). Fixed income funds are classified according to credit quality (vertical axis) and sensitivity to changes in interest rates (horizontal axis).

With respect to a mutual fund investment option, an investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus contains 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 are available by calling your Lincoln Representative.

Mutual funds offered through Lincoln Financial Advisors Corp., a broker/dealer.

Investment Pyramid

The investment pyramid illustrates the potential risk and return of each broad type of investment asset class. As you move upward toward the highest level of the pyramid, the investment options within each broad asset class provide you with an increasing opportunity for higher returns. However, with greater return potential comes greater risk.

Be aware that there are significant differences in risk and return potential among the investment categories within the broad asset classes. Refer to the overview of investment risks below and the fund's prospectus for complete information on the risks involved with, and investment objective of, a particular investment.

Investment Option / Morningstar Category

Stock-based Investments

AIM Developing Markets Instl¹¹ / Diversified Emerging Mkts
AIM Real Estate Inst¹³ / Specialty-Real Estate
Allianz NFJ Small Cap Value Admin⁹ / Small Value
American Funds EuroPacific Gr R4¹⁰ / Foreign Large Blend
American Funds Grth Fund of Amer R4 / Large Growth
BlackRock Equity Dividend I / Large Value
BlackRock Small Cap Grth Equity Instl⁹ / Small Growth
Columbia Acorn Z / Mid-Cap Growth
Columbia Mid Cap Index A²⁴ / Mid-Cap Blend
Columbia Small Cap Index A^{9,24} / Small Blend
Davis NY Venture Y / Large Blend
Janus Adviser Mid Cap Value A / Mid-Cap Value
Vanguard 500 Index²⁴ / Large Blend

Allocation Investments

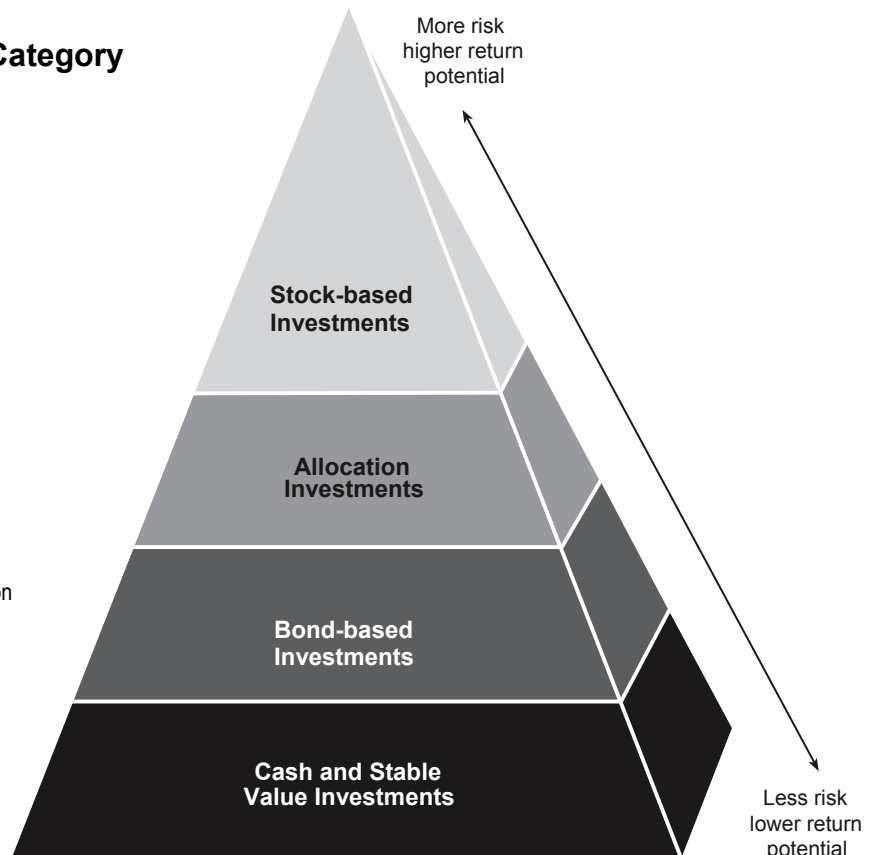
American Funds Inc Fund of Amer R4⁸ / Moderate Allocation

Bond-based Investments

Fidelity Advisor Strategic Income A⁴ / Multisector Bond
JPMorgan Short Duration Bond Select⁴ / Short-Term Bond
PIMCO Total Return Admin⁴ / Intermediate-Term Bond

Cash and Stable Value Investments

Lincoln Stable Value Account¹⁹



4 Bond funds are less volatile than stock funds, but experience higher volatility and increased credit risk when compared to other fixed income investments.

8 Funds that diversify across asset classes generally have the same, but reduced, risks relative to the underlying asset classes.

9 Small-cap stocks may be riskier than stocks from more established companies. Small-cap investments may not be readily converted into cash. This may affect their value so that shares, when redeemed, may be worth more or less than what they originally cost.

10 International investing involves special risks not found in domestic investing, including increased political, social, economic and currency instability.

11 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, economic and currency instability.


13 There are special risk factors associated with REITS, such as interest rate risk and the illiquidity of the real estate market. Shares, when redeemed, may be worth more or less than the original amount invested.


19 The Stable Value Account is a fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, 46802, on Form 28866-SV and state variations thereof. Guarantees are based upon the claims-paying ability of the issuer.


24 With an index fund, there is no assurance that the performance of the fund will track the benchmark. An index is unmanaged and it is not possible to invest directly in an index.

Florida TECH Retirement Plan


Mutual Fund Performance - Average Annual Total Return

 Stock-based Investments	Ticker	Performance as of 09/30/2008					Inception Date	Performance as of Quarter Ending 09/30/2008			Net Expense Ratio %
		3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
AIM Developing Markets Instl ¹¹	GTDIX	-22.69%	-32.01%	10.19%	20.04%	13.34%	Oct-05	-32.01%	20.04%	13.34%	1.13
AIM Real Estate Inst ¹³	IARIX	2.30%	-13.86%	6.53%	14.89%	13.64%	Apr-04	-13.86%	14.89%	13.64%	0.81
Allianz NFJ Small Cap Value Admin ⁹	PVADX	-4.57%	-10.26%	4.92%	12.86%	12.29%	Nov-95	-10.26%	12.86%	12.29%	1.06
American Funds EuroPacific Gr R4 ¹⁰	REREX	-18.05%	-25.40%	4.53%	12.01%	8.99%	Jun-02	-25.40%	12.01%	8.99%	0.81
American Funds Grth Fund of Amer R4 ^{**}	RGAEX	-15.05%	-22.93%	0.78%	6.92%	8.47%	May-02	-22.93%	6.92%	8.47%	0.65
BlackRock Equity Dividend I	MADVX	-10.53%	-17.37%	4.39%	10.85%	7.29%	Nov-88	-17.37%	10.85%	7.29%	0.76
BlackRock Small Cap Grth Equity Instl ⁹	PSGIX	-9.97%	-14.30%	5.53%	10.63%	6.59%	Sep-93	-14.30%	10.63%	6.59%	0.81
Columbia Acorn Z	ACRNZ	-9.77%	-20.58%	1.40%	9.73%	12.42%	Jun-70	-20.58%	9.73%	12.42%	0.74
Columbia Mid Cap Index A ²⁴	NTIAX	-10.87%	-16.78%	1.51%	8.34%	---	May-00	-16.78%	8.34%	6.00%	0.39
Columbia Small Cap Index A ^{9,24}	NMSAX	-0.92%	-14.01%	1.66%	9.46%	8.50%	Oct-96	-14.01%	9.46%	8.50%	0.45
Davis NY Venture Y	DNVYX	-9.85%	-21.95%	0.19%	6.91%	6.48%	Oct-96	-21.95%	6.91%	6.48%	0.59
Janus Adviser Mid Cap Value A ^{**}	JDPAX	-6.08%	-11.39%	5.04%	11.14%	---	Sep-04	-11.39%	11.14%	---	0.93
Vanguard 500 Index ²⁴	VFINX	-8.36%	-22.03%	0.11%	5.05%	2.99%	Aug-76	-22.03%	5.05%	2.99%	0.15

 Allocation Investments	Ticker	Performance as of 09/30/2008					Inception Date	Performance as of Quarter Ending 09/30/2008			Net Expense Ratio %
		3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
American Funds Inc Fund of Amer R4 ^{**8}	RIDEX	-7.50%	-18.87%	1.63%	6.22%	6.27%	Jun-02	-18.87%	6.22%	6.27%	0.64

 Bond-based Investments	Ticker	Performance as of 09/30/2008					Inception Date	Performance as of Quarter Ending 09/30/2008			Net Expense Ratio %
		3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
Fidelity Advisor Strategic Income A ⁴	FSTAX	-4.29%	-2.36%	3.16%	5.05%	6.81%	Sep-96	-2.36%	5.05%	6.81%	1.03
JPMorgan Short Duration Bond Select ⁴	HLLVX	-0.28%	3.27%	4.14%	2.98%	4.21%	Sep-90	3.27%	2.98%	4.21%	0.56
PIMCO Total Return Admin ⁴	PTRAX	-2.13%	3.51%	4.15%	4.05%	5.49%	Sep-94	3.51%	4.05%	5.49%	0.71

Stable Value Option / Fixed Annuity Performance - Average Annual Total Return

 Cash and Stable Value Investments	Ticker	Performance as of 09/30/2008					Inception Date	Performance as of Quarter Ending 09/30/2008			Net Expense Ratio %
		3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
Lincoln Stable Value Account ¹⁹	---	1.08%	4.40%	3.92%	3.76%	4.64%	May-83	4.40%	3.76%	4.64%	---

Performance quoted represents past performance and is no guarantee of future results. Investment values will fluctuate with changes in market conditions so that when you withdraw your investment it may be worth more or less than the original amount invested. Results from a current investment may differ substantially from the historical performance shown. Be aware that there are significant differences in risk among investment asset classes.

With respect to a mutual fund investment option, an investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus contains 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 are available by calling your Lincoln Representative.

*Average annual total return for period specified or since inception if the fund's age is less than the number of years shown.

**When the fund's inception date is less than 10 years, historical performance may not be available. When this is the case, performance has been calculated based on the performance of similar shares of the same fund.

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

The performance returns shown do not reflect the deduction of sales charges or transaction fees that may apply if shares were bought or traded outside the program. If sales charges or transaction fees were reflected, performance may be lower. The actual performance of your account will vary based upon account activity.

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AIM Developing Markets Instl

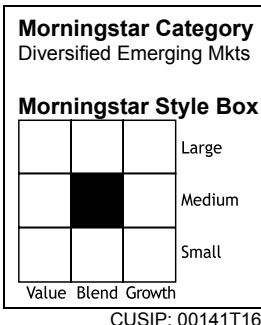
Ticker: GTDIX

Investment Objective

The fund seeks to provide long-term growth of capital as primary investment objective with a secondary investment objective of income.

Investment Strategy

The fund invests, normally, at least 80% of its assets in securities of companies that are in developing markets countries. It will normally invest in issuers in at least four countries, but it will invest no more than 25% of its total assets in issuers in any one country. It also may hold no more than 40% of its total assets in any one foreign currency and securities denominated in or indexed to such currency. It may also invest up to 50% of its total assets in lower-quality debt securities.



General Information

Expense Ratio: 1.13%
Inception Date: 10/25/2005
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 800-959-4246
Fund Website: www.invescoaim.com

Top 5 Holdings (as of 06/30/2008)

Petroleo Brasileiro SA (ADR)	3.26%
Intralot	2.66%
Israel Discount Bank Ltd	2.61%
America Movil S.A.B. de C.V. ADR	2.52%
Terna Participacoes	2.26%



AIM Real Estate Inst

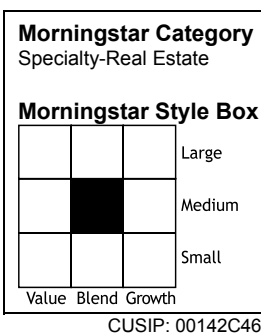
Ticker: IARIX

Investment Objective

The fund seeks high total return through growth of capital and current income.

Investment Strategy

The fund will invest, normally, at least 80% of its assets in securities of real estate and real estate-related companies, including real estate investment trusts (REITs). The principal type of securities purchased by the fund is common stock. The fund may invest up to 10% of its total assets in non-investment grade debt securities (commonly known as "junk bonds"). The fund may engage in short sales transactions.



General Information

Expense Ratio: 0.81%
Inception Date: 04/30/2004
Fund Manager: Joe V. Rodriguez, Jr.
Managed Fund Since: 1995
Fund Phone Number: 800-959-4246
Fund Website: www.invescoaim.com

Top 5 Holdings (as of 06/30/2008)

Simon Property Group, Inc.	7.10%
SL Green Realty Corporation	5.60%
Equity Residential	4.71%
ProLogis Trust	4.54%
General Growth Properties, Inc.	4.31%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Allianz NFJ Small Cap Value Admin

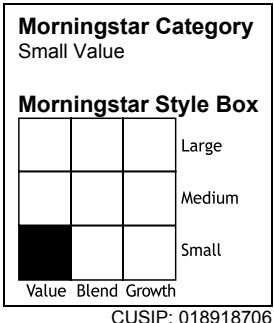
Ticker: PVADX

Investment Objective

The fund seeks long-term growth of capital and income.

Investment Strategy

The fund seeks to achieve its investment objective by normally investing at least 80% of its net assets (plus borrowings made for investment purposes) in companies with smaller market capitalizations. The fund currently considers smaller market capitalization companies to be companies with market capitalizations of between \$100 million and \$3.5 billion. The fund may also invest a portion of its assets in real estate investment trusts ("REITs") and non-U.S. securities, including emerging markets securities.



General Information

Expense Ratio: 1.06%
 Inception Date: 11/01/1995
 Fund Manager: Paul A. Magnuson
 Managed Fund Since: 1995
 Fund Phone Number: 800-498-5413
 Fund Website: www.allianzinvestors.com

Top 5 Holdings (as of 08/31/2008)

Lincoln Electric Holdings, Inc. 1.30%
 Owens & Minor, Inc. 1.22%
 Royal Gold, Inc. 1.20%
 Casey's General Stores, Inc. 1.16%
 West Pharmaceutical Services, Inc. 1.15%



American Funds EuroPacific Gr R4

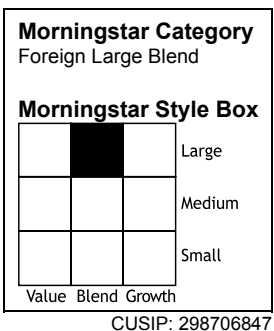
Ticker: REREX

Investment Objective

The fund seeks to provide you with long-term growth of capital.

Investment Strategy

Normally, the fund will invest at least 80% of its assets in securities of issuers located in Europe and the Pacific Basin. Various factors will be considered when determining whether a country is part of Europe, including whether a country is part of the MSCI European indexes. A country will be considered part of the Pacific Basin if any of its borders touch the Pacific Ocean. The fund may also hold cash, money market instruments and fixed income securities.



General Information

Expense Ratio: 0.81%
 Inception Date: 06/07/2002
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-421-0180
 Fund Website: www.americanfunds.com

Top 5 Holdings (as of 06/30/2008)

Roche Holding Ltd 3.08%
 Bayer 2.87%
 Gazprom OAO (EDR) 2.17%
 Novo-Nordisk A S 1.91%
 Banco Santander 1.81%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



American Funds Grth Fund of Amer R4

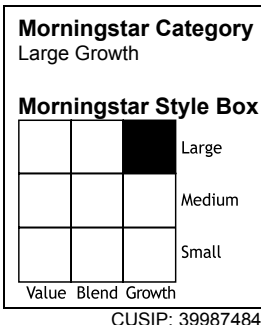
Ticker: RGAEX

Investment Objective

The fund seeks to provide you with growth of capital.

Investment Strategy

The fund invests primarily in common stocks. The fund may also hold cash or money market instruments. The fund may invest up to 15% of its assets in securities of issuers domiciled outside the United States and Canada and not included in Standard & Poor's 500 Composite Index. The fund may invest up to 10% of its assets in lower quality nonconvertible debt securities.



General Information

Expense Ratio: 0.65%
 Inception Date: 05/28/2002
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-421-0180
 Fund Website: www.AmericanFundsRetirement.com

Top 5 Holdings (as of 06/30/2008)

Schlumberger, Ltd. 2.87%
 Google, Inc. 2.76%
 Oracle Corporation 2.37%
 Cisco Systems, Inc. 2.10%
 Microsoft Corporation 1.92%



BlackRock Equity Dividend I

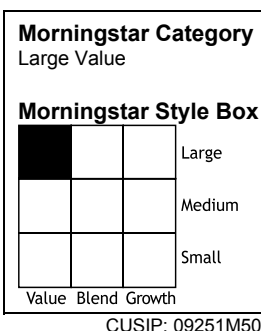
Ticker: MADVX

Investment Objective

The fund seeks long-term total return and current income.

Investment Strategy

The fund invests primarily in a portfolio of equity securities. It tries to choose investments that will increase in value over the long term as well as provide current income. Under normal circumstances, the fund will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization. It may also invest in convertible securities and non-convertible preferred stock.



General Information

Expense Ratio: 0.76%
 Inception Date: 11/25/1988
 Fund Manager: Robert M. Shearer
 Managed Fund Since: 2001
 Fund Phone Number: 800-441-7762
 Fund Website: www.blackrock.com

Top 5 Holdings (as of 07/31/2008)

ExxonMobil Corporation 2.92%
 BHP Billiton Ltd 2.57%
 J.P. Morgan Chase & Co. 2.43%
 Chevron Corporation 2.32%
 Rio Tinto Ltd 2.10%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



BlackRock Small Cap Grth Equity Instl

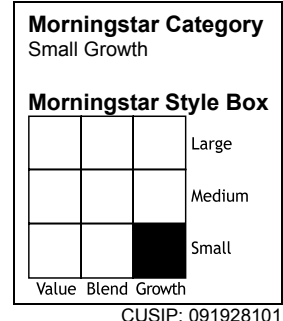
Ticker: PSGIX

Investment Objective

The portfolio seeks long-term capital appreciation.

Investment Strategy

The fund normally invests at least 80% of its net assets in equity securities issued by U.S. small capitalization growth companies which the fund management team believes offer superior prospects for growth. The fund primarily buys common stock but also can invest in preferred stock and securities convertible into common and preferred stock. From time to time the fund may invest in shares of companies through initial public offerings (IPOs).



General Information

Expense Ratio: 0.81%
 Inception Date: 09/14/1993
 Fund Manager: Andrew F. Thut
 Managed Fund Since: 2002
 Fund Phone Number: 800-441-7762
 Fund Website: www.blackrock.com/funds

Top 5 Holdings (as of 06/30/2008)

SkillSoft ADR 3.03%
 Sykes Enterprises, Inc. 2.54%
 IHS, Inc. A 2.52%
 Comstock Resources, Inc. 2.36%
 Atwood Oceanics, Inc. 2.28%



Columbia Acorn Z

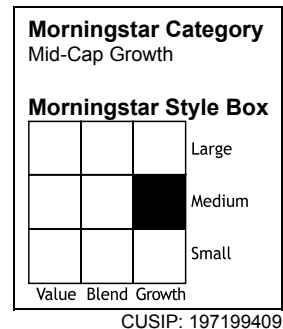
Ticker: ACRNX

Investment Objective

The fund seeks long-term capital appreciation.

Investment Strategy

Under normal circumstances, the fund invests a majority of its net assets in small- and mid-sized companies with market capitalizations under \$5 billion at the time of investment. The fund invests the majority of its assets in U.S. companies, but also may invest up to 33% of its total assets in foreign companies in developed markets (for example, Japan, Canada and the United Kingdom) and in emerging markets (for example, China, India and Brazil).



General Information

Expense Ratio: 0.74%
 Inception Date: 06/10/1970
 Fund Manager: Charles P McQuaid
 Managed Fund Since: 1978
 Fund Phone Number: 800-345-6611
 Fund Website: www.columbiafunds.com

Top 5 Holdings (as of 08/31/2008)

Fugro 1.81%
 FMC Technologies, Inc. 1.68%
 Ametek, Inc. 1.42%
 People's United Financial, Inc. 1.38%
 Coach, Inc. 1.31%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Columbia Mid Cap Index A

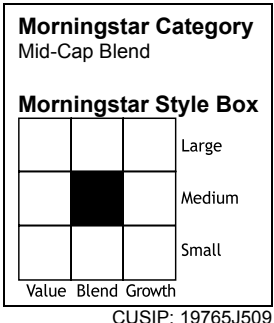
Ticker: NTIAX

Investment Objective

The fund seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) MidCap 400[®] Index.

Investment Strategy

Under normal circumstances, the fund invests at least 80% of net assets in common stocks that comprise the S&P MidCap 400[®] Index. The fund may invest in derivatives, consisting of stock index futures or options, as substitutes for the underlying securities in the S&P MidCap 400[®] Index. The fund attempts to achieve at least a 95% correlation between the performance of the S&P MidCap 400[®] Index and the fund's investment results, before fees and expenses.



General Information

Expense Ratio: 0.39%
 Inception Date: 05/31/2000
 Fund Manager: Vikram J. Kuriyan
 Managed Fund Since: 2000
 Fund Phone Number: 800-345-6611
 Fund Website: www.columbiafunds.com

Top 5 Holdings (as of 08/31/2008)

S&P 400 Index (Fut) 1.50%
 Cleveland-Cliffs Inc. 0.98%
 Amphenol Corporation 0.76%
 Arch Coal, Inc. 0.72%
 Joy Global, Inc. 0.71%



Columbia Small Cap Index A

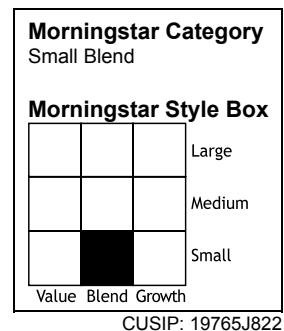
Ticker: NMSAX

Investment Objective

The fund seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600[®] Index.

Investment Strategy

Under normal circumstances, the fund invests at least 80% of net assets in common stocks that comprise the S&P SmallCap 600[®] Index. The fund may invest in derivatives, consisting of stock index futures or options, as substitutes for the underlying securities in the S&P SmallCap 600[®] Index. The fund attempts to achieve at least a 95% correlation between the performance of the S&P SmallCap 600[®] Index and the fund's investment results, before fees and expenses.



General Information

Expense Ratio: 0.45%
 Inception Date: 10/15/1996
 Fund Manager: Vikram J. Kuriyan
 Managed Fund Since: 2000
 Fund Phone Number: 800-345-6611
 Fund Website: www.columbiafunds.com

Top 5 Holdings (as of 08/31/2008)

Russell Index (Fut) 0.84%
 iShares S&P SmallCap 600 Index 0.78%
 Itron Inc. 0.73%
 Oceaneering International 0.70%
 Southern Union Company 0.66%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Davis NY Venture Y

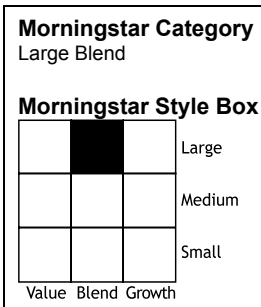
Ticker: DNVYX

Investment Objective

The fund seeks long-term growth of capital.

Investment Strategy

The fund invests the majority of its assets in equity securities issued by large companies with market capitalizations of at least \$10 billion. The fund has the flexibility to invest a limited portion of its assets in companies of any size, to invest in companies whose shares may be subject to controversy, to invest in foreign securities, and to invest in non-equity securities. The fund seeks common stock, which can be purchased at attractive valuations relative to their intrinsic value.



General Information

Expense Ratio: 0.59%
 Inception Date: 10/02/1996
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-279-0279
 Fund Website: www.davisfunds.com

Top 5 Holdings (as of 07/31/2008)

ConocoPhillips	4.05%
Costco Wholesale Corporation	3.92%
Merrill Lynch & Company, Inc.	3.41%
American Express Company	3.34%
Devon Energy Corporation	3.21%



Janus Adviser Mid Cap Value A

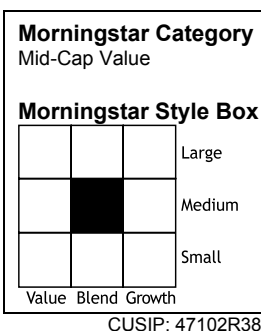
Ticker: JDPAX

Investment Objective

The fund seeks capital appreciation.

Investment Strategy

The fund invests primarily in common stocks selected for their capital appreciation potential. The fund primarily invests in the common stocks of mid-sized companies whose stock prices the portfolio managers believe to be undervalued. The fund invests, under normal circumstances, at least 80% of its assets in equity securities of companies whose market capitalization falls, at the time of purchase, within the 12-month average of the capitalization range of the Russell Midcap(R) Value Index.



General Information

Expense Ratio: 0.93%
 Inception Date: 09/30/2004
 Fund Manager: Thomas M. Perkins
 Managed Fund Since: 2002
 Fund Phone Number: 800-525-0020
 Fund Website: www.janus.com

Top 5 Holdings (as of 06/30/2008)

Protective Life Corporation	1.84%
AllianceBernstein Holding L.P.	1.76%
URS Corporation	1.53%
Invesco PLC ADR	1.52%
Forest Oil Corporation	1.47%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Vanguard 500 Index

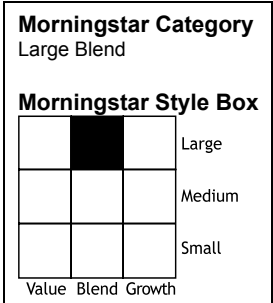
Ticker: VFINX

Investment Objective

The fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

Investment Strategy

The fund employs a "passive management"--or indexing--investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the Index, holding each stock in approximately the same proportion as its weighting in the Index.



General Information

Expense Ratio: 0.15%
 Inception Date: 08/31/1976
 Fund Manager: Michael H. Buek
 Managed Fund Since: 1991
 Fund Phone Number: 800-662-7447
 Fund Website: www.vanguard.com

Top 5 Holdings (as of 06/30/2008)

ExxonMobil Corporation 4.16%
 General Electric Company 2.38%
 Microsoft Corporation 1.97%
 Chevron Corporation 1.83%
 AT&T, Inc. 1.79%



American Funds Inc Fund of Amer R4

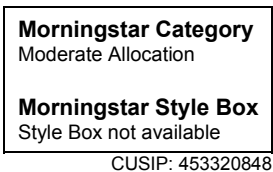
Ticker: RIDEX

Investment Objective

The fund seeks to provide current income while secondarily striving for capital growth.

Investment Strategy

Normally, the fund invests primarily in income-producing securities. Generally, at least 60% of the fund's assets will be invested in equity-type securities. The fund may also invest up to 25% of its assets in equity securities of issuers domiciled outside the United States and not included in Standard & Poor's 500 Composite Index. The fund may also invest up to 10% of its assets in debt securities of non-U.S. issuers; however, these securities must be denominated in U.S. dollars.



General Information

Expense Ratio: 0.64%
 Inception Date: 06/27/2002
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-421-0180
 Fund Website: www.americanfunds.com

Top 5 Holdings (as of 06/30/2008)

Chevron Corporation 3.02%
 AT&T, Inc. 2.97%
 Verizon Communications Inc. 2.12%
 General Electric Company 1.61%
 Merck & Co., Inc. 1.47%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Fidelity Advisor Strategic Income A

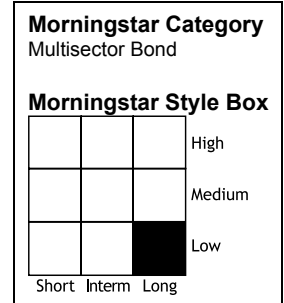
Ticker: FSTAX

Investment Objective

The fund seeks a high level of current income. The fund may also seek capital appreciation.

Investment Strategy

The management company expects to invest the fund's assets primarily in debt securities, including lower-quality debt securities, allocated among four general investment categories: high yield securities, U.S. Government and investment-grade securities, emerging market securities, and foreign developed market securities. It may also invest the fund's assets in equity securities. The fund potentially invests in equity securities. The fund invests in fidelity's central funds.



CUSIP: 315920850

General Information

Expense Ratio: 1.03%
 Inception Date: 09/03/1996
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 877-208-0098
 Fund Website: www.advisor.fidelity.com

Top 5 Holdings (as of 06/30/2008)

US Treasury Note 2.75% 2.80%
 US Treasury Note 4.75% 2.69%
 US Treasury Bond 6.125% 2.27%
 US Treasury Note 1.75% 1.83%
 US Treasury Note 4.25% 1.33%



JPMorgan Short Duration Bond Select

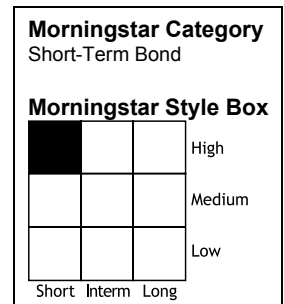
Ticker: HLLVX

Investment Objective

The fund seeks current income consistent with preservation of capital through investment in high- and medium-grade fixed income securities.

Investment Strategy

The fund mainly invests in investment grade debt securities or unrated debt securities which the adviser determines to be of comparable quality, with short to intermediate remaining maturities. Under normal circumstances, the fund invests at least 80% of its assets in bonds. Up to 20% of the fund's net assets may be invested in preferred stock. The fund may invest in bonds and other debt securities that are rated in the lowest investment grade category. It may also engage in securities lending.



CUSIP: 4812C1330

General Information

Expense Ratio: 0.56%
 Inception Date: 09/04/1990
 Fund Manager: Gregg F. Hrivnak
 Managed Fund Since: 2005
 Fund Phone Number: 800-480-4111
 Fund Website: www.jpmorganfunds.com

Top 5 Holdings (as of 08/31/2008)

US Treasury Note 2.23%
 US Treasury Note 4% 2.08%
 U.S. Treasury Notes 2.38% 1.59%
 US Treasury Note 4.625% 1.54%
 US TREASURY NOTE 1.51%

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



PIMCO Total Return Admin

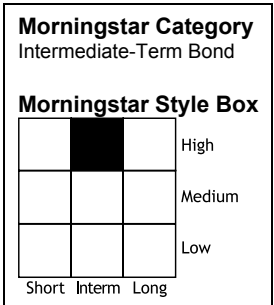
Ticker: PTRAX

Investment Objective

The fund seeks maximum total return, consistent with preservation of capital and prudent investment management.

Investment Strategy

The fund invests under normal circumstances at least 65% of its total assets in a diversified portfolio of fixed income instruments of varying maturities. The fund will normally limit its foreign currency exposure (from non-U.S. dollar-denominated securities or currencies) to 20% of its total assets. The fund may invest all of its assets in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.



CUSIP: 693390726

General Information

Expense Ratio: 0.71%
 Inception Date: 09/08/1994
 Fund Manager: William H. Gross
 Managed Fund Since: 1987
 Fund Phone Number: 800-927-4648
 Fund Website: www.pimco-funds.com

Top 5 Holdings (as of 06/30/2008)

FNMA 6% 3.85%
 US Treasury (Fut) 3.35%
 BRAZIL NTN-F 1.70%
 FNMA 1.05%
 FNMA 5.5% 0.98%



Lincoln Stable Value Account

Ticker: N/A

Investment Objective

The Lincoln Stable Value Option is managed to earn a competitive interest rate without risking a loss of principal.

Current Fixed Rate

The portfolio interest rate for the Lincoln Stable Value Account this quarter is 4.40%.

General Information

Inception Date: 05/01/1983
 Fund Manager: Delaware Investment Advisors
 Fund Phone Number: 800-454-6265

Allocation (as of 06/30/2008)

Investment grade publics and U.S. 67.41%
 Government
 Privates, non-investment grade publics & other 17.96%
 Mortgage Loans 12.46%
 Cash 1.56%
 Preferred stock 0.23%
 Real estate 0.23%
 Common Stock 0.15%

The Stable Value Account is a fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, 46802 on Form 28866-SV and state variations thereof. Guarantees are based upon the claims-paying ability of the issuer. Transfers from this stable value option to a competing fund may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to a competing fund within 90 days.

LSVU175

Be aware that there are significant differences in risk among investment asset classes. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.

LifeSpan[®] Asset Allocation Models

LifeSpan[®] asset allocation models are designed to help you select the investment options that best align with your retirement goals. When choosing a LifeSpan[®] asset allocation model:

- Determine the projected date at which you think you may take a distribution from your retirement plan.
- Select the model that best aligns with that date.

LifeSpan[®] asset allocation models are automatically realigned when market conditions cause them to move away from the selected allocation. The model you select will change over time, becoming more conservative as you approach your target distribution date. These Asset Allocation Models for Florida Institute of Technology were developed by Willis HRH Retirement Plan Consulting, not affiliated with Lincoln Financial Group.

2010 Model	2015 Model	2020 Model	2025 Model
Stable Value Investments 30%	Stable Value Investments 20%	Stable Value Investments 10%	Stable Value Investments 5%
30% Lincoln Stable Value Account	20% Lincoln Stable Value Account	10% Lincoln Stable Value Account	5% Lincoln Stable Value Account
Bond-based Funds 30%	Bond-based Funds 30%	Bond-based Funds 30%	Bond-based Funds 25%
30% PIMCO Total Return Admin	3% Fidelity Advisor Strategic Income A 27% PIMCO Total Return Admin	5% Fidelity Advisor Strategic Income A 25% PIMCO Total Return Admin	5% Fidelity Advisor Strategic Income A 20% PIMCO Total Return Admin
Stock-based Funds 40%	Stock-based Funds 50%	Stock-based Funds 60%	Stock-based Funds 70%
5% American Funds EuroPacific Gr R4 8% American Funds Grth Fund of Amer R4 8% BlackRock Equity Dividend I 2% Columbia Acorn Z 2% Janus Adviser Mid Cap Value A 15% Vanguard 500 Index	1% AIM Developing Markets Instl 2% AIM Real Estate Inst 1% Allianz NFJ Small Cap Value Admin 7% American Funds EuroPacific Gr R4 9% American Funds Grth Fund of Amer R4 9% BlackRock Equity Dividend I 3% Columbia Acorn Z 3% Janus Adviser Mid Cap Value A 15% Vanguard 500 Index	2% AIM Developing Markets Instl 3% AIM Real Estate Inst 2% Allianz NFJ Small Cap Value Admin 8% American Funds EuroPacific Gr R4 10% American Funds Grth Fund of Amer R4 10% BlackRock Equity Dividend I 2% BlackRock Small Cap Grth Equity Instl 4% Columbia Acorn Z 4% Janus Adviser Mid Cap Value A 15% Vanguard 500 Index	3% AIM Developing Markets Instl 5% AIM Real Estate Inst 3% Allianz NFJ Small Cap Value Admin 10% American Funds EuroPacific Gr R4 11% American Funds Grth Fund of Amer R4 11% BlackRock Equity Dividend I 3% BlackRock Small Cap Grth Equity Instl 4% Columbia Acorn Z 4% Janus Adviser Mid Cap Value A 16% Vanguard 500 Index

LifeSpan[®] Asset Allocation Models

2030 Model		2035 Model		2040 Model		2045 Model		2050 Model	
Stable Value Investments 0%		Stable Value Investments 0%		Stable Value Investments 0%		Stable Value Investments 0%		Stable Value Investments 0%	
Bond-based Funds 20%		Bond-based Funds 15%		Bond-based Funds 10%		Bond-based Funds 10%		Bond-based Funds 10%	
8%	Fidelity Advisor Strategic Income A	7%	Fidelity Advisor Strategic Income A	5%	Fidelity Advisor Strategic Income A	5%	Fidelity Advisor Strategic Income A	5%	Fidelity Advisor Strategic Income A
12%	PIMCO Total Return Admin	8%	PIMCO Total Return Admin	5%	PIMCO Total Return Admin	5%	PIMCO Total Return Admin	5%	PIMCO Total Return Admin
Stock-based Funds 80%		Stock-based Funds 85%		Stock-based Funds 90%		Stock-based Funds 90%		Stock-based Funds 90%	
3%	AIM Developing Markets Instl	4%	AIM Developing Markets Instl	5%	AIM Developing Markets Instl	5%	AIM Developing Markets Instl	5%	AIM Developing Markets Instl
6%	AIM Real Estate Inst	6%	AIM Real Estate Inst	8%	AIM Real Estate Inst	8%	AIM Real Estate Inst	8%	AIM Real Estate Inst
4%	Allianz NFJ Small Cap Value Admin	4%	Allianz NFJ Small Cap Value Admin	5%	Allianz NFJ Small Cap Value Admin	5%	Allianz NFJ Small Cap Value Admin	5%	Allianz NFJ Small Cap Value Admin
11%	American Funds EuroPacific Gr R4	11%	American Funds EuroPacific Gr R4	11%	American Funds EuroPacific Gr R4	11%	American Funds EuroPacific Gr R4	11%	American Funds EuroPacific Gr R4
13%	American Funds Grth Fund of Amer R4	14%	American Funds Grth Fund of Amer R4	14%	American Funds Grth Fund of Amer R4	14%	American Funds Grth Fund of Amer R4	14%	American Funds Grth Fund of Amer R4
13%	BlackRock Equity Dividend I	14%	BlackRock Equity Dividend I	14%	BlackRock Equity Dividend I	14%	BlackRock Equity Dividend I	14%	BlackRock Equity Dividend I
4%	BlackRock Small Cap Grth Equity Instl	4%	BlackRock Small Cap Grth Equity Instl	4%	BlackRock Small Cap Grth Equity Instl	4%	BlackRock Small Cap Grth Equity Instl	4%	BlackRock Small Cap Grth Equity Instl
5%	Columbia Acorn Z	6%	Columbia Acorn Z	6%	Columbia Acorn Z	6%	Columbia Acorn Z	6%	Columbia Acorn Z
5%	Janus Adviser Mid Cap Value A	6%	Janus Adviser Mid Cap Value A	6%	Janus Adviser Mid Cap Value A	6%	Janus Adviser Mid Cap Value A	6%	Janus Adviser Mid Cap Value A
16%	Vanguard 500 Index	16%	Vanguard 500 Index	17%	Vanguard 500 Index	17%	Vanguard 500 Index	17%	Vanguard 500 Index

These model portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The models have been developed as general examples for investors with various risk profiles. A participant's own portfolio selection may vary depending on personal objectives, other assets held outside of the plan, time horizon and risk tolerance. The final decision regarding investment choices is the participant's, based on his or her individual situation, which may include factors and circumstances beyond the scope of these models and evaluation tools.

An asset allocation strategy and diversification may help reduce, but cannot eliminate risk of investment losses. There is no guarantee that by assuming more risk, you will achieve higher returns.

Enrollment Form

This form may be used for initial allocation elections only. All future changes must be made by either phone or web. Attempted allocation changes using this form, other than your initial allocation, will not be accepted.

STEP 1: Tell us about yourself

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

Choose the appropriate title: Mr. Mrs. Miss Ms. Dr. Other

Name: _____ SS#: _____
Last First Middle

Address: _____
Street City State Zip

Birth date: _____ Date of hire: _____ Daytime phone: () _____ Evening phone: () _____

Married Occupation: _____ e-mail address: _____
 Not married Work hours: _____ I elect to receive future communications regarding fund data, including prospectus and fund reports, sent to my e-mail address above.

STEP 2: Name your beneficiary(ies)

To name more beneficiaries than this space permits, list them on a separate sheet, sign and date it, then attach it to this form and check this box: More beneficiaries attached I'm making changes to my existing beneficiary

Based on federal law, if you are married and you name a primary beneficiary other than your spouse, you must complete the Spousal Waiver Form provided with your enrollment materials.

Primary beneficiary

Name: _____ SS#: _____ Share: _____ %
Last First Middle

Address: _____
Street City State Zip

Date of birth: _____ Relationship: (choose one) Spouse Daughter/Son Parent Other

CHECK ONE: Primary beneficiary Secondary beneficiary

Name: _____ SS#: _____ Share: _____ %
Last First Middle

Address: _____
Street City State Zip

Date of birth: _____ Relationship: (choose one) Spouse Daughter/Son Parent Other

CHECK ONE: Primary beneficiary Secondary beneficiary

Name: _____ SS#: _____ Share: _____ %
Last First Middle

Address: _____
Street City State Zip

Date of birth: _____ Relationship: (choose one) Spouse Daughter/Son Parent Other

(Please see reverse side)

STEP 3: Choose your investment options

Use LifeSpan® Asset Allocation Models (Please select only one model.)

2010 Model <input type="checkbox"/> 100%	2025 Model <input type="checkbox"/> 100%	2040 Model <input type="checkbox"/> 100%
2015 Model <input type="checkbox"/> 100%	2030 Model <input type="checkbox"/> 100%	2045 Model <input type="checkbox"/> 100%
2020 Model <input type="checkbox"/> 100%	2035 Model <input type="checkbox"/> 100%	2050 Model <input type="checkbox"/> 100%

Periodically, your account balances will be automatically rebalanced according to the LifeSpan® asset allocation model's investment mix; and you have agreed to participate in any changes in the investment mix for the LifeSpan® asset allocation models as the plan sponsor may deem appropriate from time to time keeping with the investment objectives of the selected model. The models will be rebalanced quarterly on 01/09, 04/09, 07/09, and 10/09, beginning 04/09/2009.

OR - (Complete this next section ONLY IF you did not select a LifeSpan® Asset Allocation Model above)

Determine your own asset allocation percentages.

Fill in your own investment percentages. Your percentages must add up to 100% in increments of 1%.

Investment options	Contributions
Cash and Stable Value Investments	
Lincoln Stable Value Account	%
Bonds	
Fidelity Advisor Strategic Income A	%
JPMorgan Short Duration Bond Select	%
PIMCO Total Return Admin	%
Allocation Investments	
American Funds Inc Fund of Amer R4	%
Stocks	
AIM Developing Markets Instl	%
AIM Real Estate Inst	%
Allianz NFJ Small Cap Value Admin	%
American Funds EuroPacific Gr R4	%
American Funds Grth Fund of Amer R4	%
BlackRock Equity Dividend I	%
BlackRock Small Cap Grth Equity Instl	%
Columbia Acorn Z	%
Columbia Mid Cap Index A	%
Columbia Small Cap Index A	%
Davis NY Venture Y	%
Janus Adviser Mid Cap Value A	%
Vanguard 500 Index	%
Total:	100%

If you determined your own asset allocation percentages, do you want your assets Automatically Rebalanced?

If YES, select a frequency for each source shown below. (For a detailed explanation regarding this feature, please refer to your Enrollment booklet.)

Account Balance Quarterly Semi-annually Annually Start Date: / /

STEP 4: Sign your name

- By signing below, I certify that:
- I have read, understand and agree to the terms on this form, the disclosures outlined in "Important information about your plan," and the distribution restrictions contained in the enrollment booklet.
- I understand that I have a choice of how I receive prospectuses explaining the underlying investment options. I have received prospectuses in the following format:
 - CD. I acknowledge that I have access to and can operate a computer with a CD drive. Information about how to request a paper prospectus, both now and in the future, is contained on the CD cover or by calling 800-234-3500.
 - Paper prospectus.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organization affiliated with the Lincoln Alliance® program.
- I understand that I can make changes to the data on this form on the Internet at www.LincolnAlliance.com or by calling the Lincoln Alliance® program Customer Service line at 800-234-3500.

Participant's signature **X**

Date

RC name:

Return this form to: Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876

STEP 5: Your spouse must agree to the beneficiary you've named

Have your spouse complete this section only if you are married and designating a beneficiary other than your spouse. Contact the plan administrator if your spouse cannot be located or if you are legally separated.

- By signing below, I, the participant's spouse, certify that I have read this **Spousal waiver**. I also agree to release and discharge my spouse's employer, the retirement plan, the trustees of the retirement plan (if any), and any plan service provider from liability for acting pursuant to this consent.
- I understand that I have the right to all of my spouse's vested account in the retirement plan after my spouse dies. I agree to give up the right to the entire account and to have that amount paid to the beneficiary(ies) named above.
- I understand that my spouse cannot change the name of any beneficiary in the future unless I agree to the change.
- I understand that by signing below, I may receive less money than I would have received if I had not signed and I may receive nothing from the retirement plan after my spouse dies.
- I understand that I do not have to sign this agreement. I am signing this agreement voluntarily.
- I understand that if I do **not** sign this agreement, then I may receive my spouse's vested account under the retirement plan when my spouse dies.
- I understand that my consent cannot be changed unless my spouse revokes his or her waiver of the spouse's death benefit.

Spouse's signature:

Date:

The spouse's consent must be witnessed by a notary public.

Witness's signature:

Date:

Subscribed and sworn before me this day of , in the year

Notary public:

State of:

Date commission expires:

Return this form to: Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876

Salary Reduction Agreement

Step 1: Tell us about yourself

Choose the appropriate title: Mr. Mrs. Miss Ms. Dr. Other

Name: _____ SS#: _____
Last First Middle

Address: _____
Street City State Zip

Birth date: _____ Date of hire: _____ Daytime phone: () _____ Evening phone: () _____

Married Not married | Occupation: _____ Work hours: _____

Step 2: Tell us if you want to contribute (Select one option only)

I want to contribute through salary deferrals.

<input type="checkbox"/> Pre-tax contributions	Tell us what dollar amount or percentage of your salary, per pay period, in whole numbers:	\$	or	%
<input type="checkbox"/> Roth after-tax contributions	Tell us what dollar amount or percentage of your salary, per pay period, in whole numbers:	\$	or	%

The first payroll deduction will take place as soon as administratively possible after we receive this form.

I do not want to contribute through salary deferrals. Complete only **Step 4: Sign your name.**

Step 3: Read these statements carefully

- The employer will reduce your pay by the amount indicated (in **Step 2** above) per pay period. The employer will send this amount to the provider as contributions.
- The first payroll deduction will take place as soon as administratively possible after we receive this form.
- While employment continues, this agreement legally binds both you and the employer for amounts deferred while it is in effect. A new agreement must be submitted to change your percentage.
- This agreement will apply only to amounts not yet currently available to you. It will not apply to any amounts earned after the agreement is terminated.
- If you do not provide investment choices, your contributions will be invested in the default fund chosen by your employer.

Step 4: Sign your name

By signing below, I certify that I have read, understand and agree to the terms of the **Salary Reduction Agreement**. The signature of the plan administrator certifies that the plan administrator also agrees to the **Salary Reduction Agreement**.

X _____ Date _____
 Participant's signature

X _____ Date _____
 Plan administrator's signature

Return this form to: Human Resources

403(b) Contract Exchange Request

Section I Plan Information

Use this form to request a Contract Exchange (formerly 90-24 Transfer) of your 403(b) annuity or custodial account assets to the 403(b) annuity contract or the 403(b)(7) custodial account in the *Lincoln Alliance*[®] program. Throughout this form, the term “transfer” is used to describe the tax-free total or partial exchange of one account for another based on the final 403(b) regulations published on July 26, 2007.

NOTE : Information about the timing of your transfer

Transfers from Lincoln annuity contracts to the investment options offered through the *Lincoln Alliance*[®] program are liquidated on the date of receipt at Lincoln. Once Lincoln prices a redemption request, it may take an additional 3-5 business days to apply the investment options you have selected. During this process, your assets will not be subject to market gains or losses until the transfer is complete. You will receive a confirmation notice when your transfer has been processed out of your annuity contract and again when it has been processed into the fund selection offered by the *Lincoln Alliance*[®] program, including the Lincoln Fixed Annuity.

Circumstances such as incomplete forms, trading deadlines or unusually high volumes may result in additional time to process your transfer. For questions regarding transfers from non-Lincoln contracts, contact your previous provider.

Step 1: Tell us about yourself

Choose the appropriate title: Mr. Mrs. Miss Ms. Dr. Other

Name: _____ SS#: _____
Last First Middle

Address: _____
Street City State Zip

Birth date: _____ Date of hire: _____ Daytime phone: () _____ Evening phone: () _____

Married Not married Occupation: _____ Work hours: _____

Step 2: Tell us about your current provider

My current 403(b) account is with (check one): Lincoln Life Other

403(b) account number: _____
(If more than one account, list all numbers.)

Please complete the information below:

Name of annuity provider, custodian or trustee: _____

Contact person: _____

Address: _____
Street

City _____ State _____ ZIP _____

Phone: () _____

NOTE: The contract exchange rules state that a full or partial transfer out of a 403(b) annuity or custodial account is a nontaxable event only if the transfer is made to another 403(b) account subject to the same or more stringent distribution restrictions.

Step 3: How much money do you want to transfer

Please transfer the amount listed below to Wilmington Trust Co. as successor custodian.

Select one:

Complete — Liquidate all of the above referenced account and transfer the assets.

Partial — Liquidate assets totaling \$ _____ and transfer the assets.

NOTE: If you are 70½ or older and are currently receiving Required Minimum Distributions, contact Customer Service at 800-234-3500 to establish your ongoing Required Minimum Distribution under the *Lincoln Alliance*[®] program.

(Please see reverse side)

Step 4: Break down the amount of the transfer from the existing plan provider

The existing plan provider must complete this section. Dollar amounts must be provided.

The check should be accompanied by information that reflects the grandfathered balances for current withdrawal restrictions. Select all appropriate boxes.

403(b)(1) annuity contract	Employee		Employer
Account balances as of 12/31/86	\$		\$
Account balances as of 12/31/88	\$		\$
Post-1988 salary reduction contributions	\$		

403(b)(7) custodial account	Employee		Employer
Account balances as of 12/31/86	\$		\$
Account balances as of 12/31/88	\$		\$
Post-1988 salary reduction contributions	\$		

Total transfer breakdown:	Employee: \$		Employer: \$
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Step 5: Sign your name

- Any contract exchange processed on or after that date requires an Information Sharing Agreement between the 403(b) Plan Sponsor and the recipient investment /contract provider be in place by January 1, 2009.
- If your employer is currently sending contributions to Lincoln Financial Group or if an Information Sharing Agreement is in place, we will accept contract exchanges without delay.
- If the Information Sharing Agreement is not in place by January 1, 2009, the contract exchange may be taxable.
- If the employer is not currently sending contributions to Lincoln Financial, we will accept contract exchanges into Lincoln Financial 403(b) products and programs and forward an Information Sharing Agreement to the employer that you identify.
- You should contact your employer to determine if the Information Sharing Agreement has been executed and sent to Lincoln Financial by January 1, 2009. If not, you may want to consider another contract exchange to a 403(b) provider approved by your employer or a direct rollover to an IRA or another retirement plan if you are eligible.
- I verify that this transfer contains only dollars from another 403(b) annuity contract or custodian account.
- I have read the above information and authorize the transfer solely for my benefit, based on my investment elections in Section II of this form.
- I also understand that my participation, including my transfer and any associated earnings, will be governed by the provisions contained in the retirement plan and the Lincoln Fixed Annuity contract, if applicable.

X

Participant's signature

Date

Trustee acceptance

Be advised that the Wilmington Trust Co. 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:

Florida Institute of Technology
c/o Lincoln Retirement Services Co.
PO Box 7876, Fort Wayne, IN 46801-7876

Instructions for former provider:
Please make check payable to:
Wilmington Trust for the benefit of Florida TECH Retirement Plan,
(participant's name), (participant's Social Security number).

(Please see next page)

403(b) Contract Exchange Request

Section II Investment Allocation

Name: _____ SS#: _____
Last First Middle

Step 6: Where should your transfer go

Amount of transfer: \$ _____ *or* _____%

INVESTMENT ELECTIONS: I authorize my transferred assets to be invested in the retirement plan in the following manner:

NOTE: Indicate investment elections in whole percentages. Total must equal 100%, in increments of 1%. If you do not complete this section, your transfer will be moved to the default investment option designated by your employer. You will then be able to move your assets out of that investment option.

If you elected a *LifeSpan*[®] model with a rebalancing feature or signed up to have your account automatically rebalanced, the assets from this transfer will be included with your current asset balance and will be rebalanced according to your current investment selection.

Option 1: Use *LifeSpan*[®] Asset Allocation Models. (Please select only one model.)

2010 Model <input type="checkbox"/> 100%	2025 Model <input type="checkbox"/> 100%	2040 Model <input type="checkbox"/> 100%
2015 Model <input type="checkbox"/> 100%	2030 Model <input type="checkbox"/> 100%	2045 Model <input type="checkbox"/> 100%
2020 Model <input type="checkbox"/> 100%	2035 Model <input type="checkbox"/> 100%	2050 Model <input type="checkbox"/> 100%

If you completed Option 1, Do Not complete Option 2.

Option 2: Determine your own asset allocation percentages.

Fill in your own investment percentages. Your percentages must add up to 100% in increments of 1%.

	Percentages
Stable-Value Investments	
Lincoln Stable Value Account	%
Bond Focused	
Fidelity Advisor Strategic Income A	%
JPMorgan Short Duration Bond Select	%
PIMCO Total Return Admin	%
Stock/ Bond/ Stable-Value Mix	
American Funds Inc Fund of Amer R4	%
Stock Focused	
AIM Developing Markets Instl	%
AIM Real Estate Inst	%
Allianz NFJ Small Cap Value Admin	%
American Funds EuroPacific Gr R4	%
American Funds Grth Fund of Amer R4	%
BlackRock Equity Dividend I	%
BlackRock Small Cap Grth Equity Instl	%
Columbia Acorn Z	%
Columbia Mid Cap Index A	%
Columbia Small Cap Index A	%
Davis NY Venture Y	%
Janus Adviser Mid Cap Value A	%
Vanguard 500 Index	%
<i>If you completed Option 2, Do Not complete Option 1</i>	Total: 100%

Step 7: Sign your name

X _____ Date _____
 Participant's signature

Return this form to: Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876

Step 3: Signatures

- I verify that this transaction contains only eligible rollover dollars. I have read the above information and authorize the investment of my rollover contribution solely for my benefit, based on my investment elections in Section II of this form. I have read and I 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.
- I verify that this rollover was transferred within 60 days after I received such payment, if applicable.

X _____ Date _____
Participant's signature

Trustee acceptance

Be advised that the Wilmington Trust Co. 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:

Florida Institute of Technology
c/o Lincoln Retirement Services Co.
PO Box 7876, Fort Wayne, IN 46801-7876

Instructions for former provider:
Please make check payable to:
Wilmington Trust for the benefit of Florida TECH Retirement Plan,
(participant's name), (participant's Social Security number).

(Please see next page)

Rollover Request

Section II Investment Allocation

Name: _____ SS#: _____
Last First Middle

Step 4: Where should your rollover go

Amount of rollover: \$ _____ *or* _____ %

INVESTMENT ELECTIONS: I authorize my rollover check to be invested in the retirement plan in the following manner:

NOTE: Indicate investment elections in whole percentages. Total must equal 100%, in increments of 1%. If you do not complete this section, your rollover will be moved to the default investment option designated by your employer. You will then be able to move your assets out of that investment option.

If you elected a *LifeSpan*[®] model with a rebalancing feature or signed up to have your account automatically rebalanced, the assets from this transfer will be included with your current asset balance and will be rebalanced according to your current investment selection.

Option 1: Use *LifeSpan*[®] Asset Allocation Models. (Please select only one model.)

2010 Model <input type="checkbox"/> 100%	2025 Model <input type="checkbox"/> 100%	2040 Model <input type="checkbox"/> 100%
2015 Model <input type="checkbox"/> 100%	2030 Model <input type="checkbox"/> 100%	2045 Model <input type="checkbox"/> 100%
2020 Model <input type="checkbox"/> 100%	2035 Model <input type="checkbox"/> 100%	2050 Model <input type="checkbox"/> 100%

If you completed Option 1, Do Not complete Option 2.

Option 2: Determine your own asset allocation percentages.

Fill in your own investment percentages. Your percentages must add up to 100% in increments of 1%.

	Percentages
Stable-Value Investments.	
Lincoln Stable Value Account	%
Bond Focused.	
Fidelity Advisor Strategic Income A	%
JPMorgan Short Duration Bond Select	%
PIMCO Total Return Admin	%
Stock/ Bond/ Stable-Value Mix.	
American Funds Inc Fund of Amer R4	%
Stock Focused.	
AIM Developing Markets Instl	%
AIM Real Estate Inst	%
Allianz NFJ Small Cap Value Admin	%
American Funds EuroPacific Gr R4	%
American Funds Grth Fund of Amer R4	%
BlackRock Equity Dividend I	%
BlackRock Small Cap Grth Equity Instl	%
Columbia Acorn Z	%
Columbia Mid Cap Index A	%
Columbia Small Cap Index A	%
Davis NY Venture Y	%
Janus Adviser Mid Cap Value A	%
Vanguard 500 Index	%
<i>If you completed Option 2, Do Not complete Option 1</i>	Total 100%

Step 5: Sign your name

X _____ Date _____
Participant's signature

Return this form to: Florida Institute of Technology, c/o Lincoln Retirement Services Co., PO Box 7876, Fort Wayne, IN 46801-7876

Important Information About Your Plan

Your beneficiary designations

By enrolling in the Florida TECH Retirement Plan, you understand and agree that:

- The beneficiary designation provided during the enrollment process applies only to your *Lincoln Alliance*[®] program assets in the Florida TECH Retirement Plan and does not supersede beneficiary designations made under this plan for investments held in non-*Lincoln Alliance*[®] program investment products.
- If you do not name a beneficiary or if no beneficiary survives you, all death benefits will be paid according to the retirement plan document provisions or applicable state regulations.
- Your primary beneficiary will receive the entire value of the account. If there are several surviving primary beneficiaries, the account value will be divided equally among them, unless specified otherwise.
- Your secondary beneficiary will receive the entire value of the account if no primary beneficiary is living. If there are several surviving secondary beneficiaries, the account value will be divided equally among them, unless specified otherwise.
- Based on federal law, if you are married and you name a primary beneficiary other than your spouse, you must complete the Spousal Waiver Form provided with your enrollment materials.

Your investment options

By enrolling in the Florida TECH Retirement Plan, you understand and agree that:

- Your employer recommends that you review your enrollment materials completely before deciding to participate and making your investment elections.
- If you decide to participate and don't provide investment choices during the enrollment process, your contributions will be invested in the default investment option selected by your employer. You will be able to transfer those assets to other investment options within your program after the enrollment period ends.

Before signing up for **Automatic Rebalancing** you have read and understand that:

- This rebalancing is accomplished by having assets automatically transferred among your investment options on a fixed schedule.
- If you determined your own asset allocation percentages and requested automatic rebalancing, but do not provide a start date automatic rebalancing will commence on the 15th of the month following receipt of the form. Your portfolio will be automatically readjusted using the frequency you selected.
- If you elected a *LifeSpan*[®] model or signed up to have your account automatically rebalanced, the assets from any rollover or transfer will be included with your current asset balance and will be rebalanced according to the current investment selection.

Your distribution restrictions

By enrolling in the Florida TECH Retirement Plan, you indicate that you have read and understand any applicable distribution restrictions outlined in the plan highlights section of the enrollment materials.

The *LifeSpan*[®] Asset Allocation 2015 Model will be used as your default investment if your birth year is between 1948 and 1952 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Lincoln Stable Value	Stable Value		20%
Fidelity Advisor Strategic Income A	Bond	FSTAX	3%
PIMCO Total Return Admin	Bond	PTRAX	27%
AIM Developing Markets I	Stock	GTDIX	1%
AIM Real Estate A	Stock	IARAX	2%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	1%
American Funds EuroPacific Gr R4	Stock	REREX	7%
American Funds Grth Fund of Amer R4	Stock	RGAEX	9%
BlackRock Equity Dividend I	Stock	MADVX	9%
Columbia Acorn Z	Stock	ACRNX	3%
Janus Advisor Mid Cap Value A	Stock	JDPAX	3%
Vanguard 500 Index	Stock	VFINX	15%

Data as of: 09/30/08

Weighted Fee/Expense:

0.62%

The *LifeSpan*[®] Asset Allocation 2020 Model will be used as your default investment if your birth year is between 1953 and 1957 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Lincoln Stable Value	Stable Value		10%
Fidelity Advisor Strategic Income A	Bond	FSTAX	5%
PIMCO Total Return Admin	Bond	PTRAX	25%
AIM Developing Markets I	Stock	GTDIX	2%
AIM Real Estate A	Stock	IARAX	3%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	2%
American Funds EuroPacific Gr R4	Stock	REREX	8%
American Funds Grth Fund of Amer R4	Stock	RGAEX	10%
BlackRock Equity Dividend I	Stock	MADVX	10%
BlackRock Small Cap Growth Eq I	Stock	PSGIX	2%
Columbia Acorn Z	Stock	ACRNX	4%
Janus Advisor Mid Cap Value A	Stock	JDPAX	4%
Vanguard 500 Index	Stock	VFINX	15%

Data as of: 09/30/08

Weighted Fee/Expense:

0.66%

The *LifeSpan*[®] Asset Allocation 2025 Model will be used as your default investment if your birth year is between 1958 and 1962 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Lincoln Stable Value	Stable Value		5%
Fidelity Advisor Strategic Income A	Bond	FSTAX	5%
PIMCO Total Return Admin	Bond	PTRAX	20%
AIM Developing Markets I	Stock	GTDIX	3%
AIM Real Estate A	Stock	IARAX	5%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	3%
American Funds EuroPacific Gr R4	Stock	REREX	10%
American Funds Grth Fund of Amer R4	Stock	RGAEX	11%
BlackRock Equity Dividend I	Stock	MADVX	11%
BlackRock Small Cap Growth Eq I	Stock	PSGIX	3%
Columbia Acorn Z	Stock	ACRNX	4%
Janus Advisor Mid Cap Value A	Stock	JDPAX	4%
Vanguard 500 Index	Stock	VFINX	16%

Data as of: 09/30/08

Weighted Fee/Expense:

0.68%

The *LifeSpan*[®] Asset Allocation 2030 Model will be used as your default investment if your birth year is between 1963 and 1967 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Fidelity Advisor Strategic Income A	Bond	FSTAX	8%
PIMCO Total Return Admin	Bond	PTRAX	12%
AIM Developing Markets I	Stock	GTDIX	3%
AIM Real Estate A	Stock	IARAX	6%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	4%
American Funds EuroPacific Gr R4	Stock	REREX	11%
American Funds Grth Fund of Amer R4	Stock	RGAEX	13%
BlackRock Equity Dividend I	Stock	MADVX	13%
BlackRock Small Cap Growth Eq I	Stock	PSGIX	4%
Columbia Acorn Z	Stock	ACRNX	5%
Janus Advisor Mid Cap Value A	Stock	JDPAX	5%
Vanguard 500 Index	Stock	VFINX	16%

Data as of: 09/30/08

Weighted Fee/Expense:

0.70%

The *LifeSpan*[®] Asset Allocation 2035 Model will be used as your default investment if your birth year is between 1968 and 1972 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Fidelity Advisor Strategic Income A	Bond	FSTAX	7%
PIMCO Total Return Admin	Bond	PTRAX	8%
AIM Developing Markets I	Stock	GTDIX	4%
AIM Real Estate A	Stock	IARAX	6%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	4%
American Funds EuroPacific Gr R4	Stock	REREX	11%
American Funds Grth Fund of Amer R4	Stock	RGAEX	14%
BlackRock Equity Dividend I	Stock	MADVX	14%
BlackRock Small Cap Growth Eq I	Stock	PSGIX	4%
Columbia Acorn Z	Stock	ACRNX	6%
Janus Advisor Mid Cap Value A	Stock	JDPAX	6%
Vanguard 500 Index	Stock	VFINX	16%

Data as of: 09/30/08

Weighted Fee/Expense:

0.71%

The *LifeSpan*[®] Asset Allocation 2040 Model will be used as your default investment if your birth year is between 1973 and 1977 and is made up of the following funds and asset allocations:

<u>Fund Name</u>	<u>Fund Type</u>	<u>Ticker</u>	<u>Asset Allocation</u>
Fidelity Advisor Strategic Income A	Bond	FSTAX	5%
PIMCO Total Return Admin	Bond	PTRAX	5%
AIM Developing Markets I	Stock	GTDIX	5%
AIM Real Estate A	Stock	IARAX	8%
Allianz NFJ Small Cap Value Admin	Stock	PVADX	5%
American Funds EuroPacific Gr R4	Stock	REREX	11%
American Funds Grth Fund of Amer R4	Stock	RGAEX	14%
BlackRock Equity Dividend I	Stock	MADVX	14%
BlackRock Small Cap Growth Eq I	Stock	PSGIX	4%
Columbia Acorn Z	Stock	ACRNX	6%
Janus Advisor Mid Cap Value A	Stock	JDPAX	6%
Vanguard 500 Index	Stock	VFINX	17%

Data as of: 09/30/08

Weighted Fee/Expense:

0.71%

You may give instructions as to how you want your plan dollars invested. You may change (switch) from the QDIA investment to another investment of your choosing without financial penalty during the initial 90 days. However, ongoing investment and account fees will apply. After the initial 90 days, redemption fees for AIM Developing Markets, Allianz NFJ Small Cap Value and BlackRock Small Cap Growth Equity and the 90-day transfer restrictions for the Lincoln Stable Value option within the *Life Span*[®] Asset Allocation Model may apply.

Participant Web site

To make changes in your investment instructions as well as view information for additional investment options in the plan by going online at www.LincolnAlliance.com. The participant Web site will walk through the steps to make changes to your account.

After making your changes, the screen will show you the effective date of your transaction. The participant Web site information can be found on your quarterly statement or in your participant handbook.

Customer Contact Center

You may contact Lincoln Financial Group at 800 234-3500 which is available from 8 a.m. to 8 p.m. ET Monday through Friday. If you call before 4:00 p.m. ET, on a business day, your transaction will be effective at the close of that day. If you call after 4:00 p.m. ET, your transaction will be effective at the close of the following business day.



LINCOLN FINANCIAL GROUP® PRIVACY PRACTICES NOTICE

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

INFORMATION WE MAY COLLECT AND USE

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

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

HOW WE USE YOUR PERSONAL INFORMATION

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

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

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

SECURITY OF INFORMATION

Keeping your information safe is one of our most important responsibilities. We maintain physical, electronic and procedural safeguards to protect your information. Our employees are authorized to access your information only when they need it to provide you with products and services or to maintain your accounts. Employees who have access to your personal information are required to keep it strictly confidential. We provide training to our employees about the importance of protecting the privacy of your information.

Questions about your personal information should be directed to:

Lincoln Financial Group
Attn: Enterprise Services Compliance-Privacy, 6C-00
1300 S. Clinton St.
Fort Wayne, IN 46802

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

Allied Professional Advisors, Inc.
First Penn-Pacific Life Insurance Company
Hampshire Funding, Inc.
JPSC Insurance Services, Inc.
Lincoln Financial Advisors Corporation

Lincoln Financial Securities Corporation (formerly known as Jefferson Pilot Securities Corporation)
Lincoln Investment Advisors Corporation
Lincoln Life & Annuity Company of New York
Lincoln Variable Insurance Products Trust
The Lincoln National Life Insurance Company

ADDITIONAL PRIVACY INFORMATION FOR INSURANCE PRODUCT CUSTOMERS

CONFIDENTIALITY OF MEDICAL INFORMATION

We understand you may be especially concerned about the privacy of your medical information. We do not sell or rent your medical information to anyone; nor do we share it with others for marketing purposes. We only use and share your medical information for the purpose of underwriting insurance, administering your policy or claim and other purposes permitted by law, such as disclosure to regulatory authorities or in response to a legal proceeding.

MAKING SURE MEDICAL INFORMATION IS ACCURATE

We want to make sure we have accurate information about you. Upon written request, we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you believe that any of our records are not correct, you may write and tell us of any changes you believe should be made. We will respond to your request within 30 business days. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of your request. If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years.

Questions about your personal medical information should be directed to:

Lincoln Financial Group
Attn: Medical Underwriting
P.O. Box 21008
Greensboro, NC 27420-1008

The CONFIDENTIALITY OF MEDICAL INFORMATION and MAKING SURE INFORMATION IS ACCURATE sections of this Notice apply to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company
Lincoln Life & Annuity Company of New York
The Lincoln National Life Insurance Company