

## Lincoln Financial Group Launches HeroPlusSM Retirement Plan Program

Lincoln Financial Group's Retirement Plan Services business announced the introduction of **HeroPlusSM**, a new nationwide Length of Service Award Program (LOSAP). LOSAPs are retirement plans designed to address the needs of volunteer emergency services agencies. The **HeroPlusSM** program offers sponsors a choice of investment options and ongoing program support in an employer-sponsored retirement plan. The program can be customized at the local level to meet the specific needs of the plan sponsor.

"Volunteer firefighters and emergency services workers are the lifeblood of the communities they serve," said Chuck Cornelio, president, Retirement Plan Services, Lincoln Financial. "This program, the first-of-its-kind, is designed for individual Fire and Emergency Services departments to help recruit, retain and reward these dedicated volunteers with a program that will help boost their retirement readiness."

Lincoln Financial provides the program support, investment platform, recordkeeping administration and web support. A Third Party Administrator (TPA) designs the local service agreement, provides compliance services and general support to the sponsoring agency. A financial advisor assists sponsoring agencies and their participants with investments.

Ibbotson Associates, part of the Morningstar Investment Management division and a leading provider of retirement solutions, assists plan sponsors by selecting and monitoring 23 investment options that the sponsors can choose for their plan's lineup. The **HeroPlusSM** program also includes the option of the Lincoln *LifeSpan*® asset allocations models designed by Ibbotson that cover asset and style categories and enable participants to customize their retirement plan investments by risk tolerance and retirement timeline. The program also includes the Lincoln Stable Value fund offering.

The **HeroPlusSM** Program is available nationwide through financial advisors and third party administrators (TPAs). To learn more about **HeroPlusSM** visit [www.HeroPlusProgram.com](http://www.HeroPlusProgram.com).

***Mutual funds in the Lincoln Alliance® program are sold by prospectus. 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, the investment may be worth more or less than the amount originally invested.***

### About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$174 billion as of September 30, 2012. Through its affiliated companies, Lincoln Financial Group offers: employer-sponsored retirement plans; individual annuities and life insurance, group life, disability and dental insurance; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit [www.LincolnFinancial.com](http://www.LincolnFinancial.com).

### About Ibbotson Associates

Ibbotson Associates is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. It is part of the Morningstar Investment Management division, which creates custom investment solutions that combine award-winning research and global resources with proprietary Morningstar data. With approximately \$195 billion\* in assets under advisement and management, the Morningstar Investment Management division provides comprehensive retirement, investment advisory, and portfolio management services for financial institutions, plan sponsors, and advisors around the world.

*\*Data as of Sept. 30, 2012. Includes Morningstar Associates, Ibbotson Associates, Morningstar Investment Services, OBSR Advisory Services, and Ibbotson Australia.*

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