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June 5, 2013

RE: Lincoln retirement plan fee disclosure for WESTMORELAND COMMUNITY ACTION

Dear Staff:

Our retirement plan provides you the opportunity to take an active role in your retirement planning. We seek to make available a plan that provides our employees a full array of investment options, a competitive fee structure, and excellent customer service.

To assist participants in gaining a better understanding of the plan's investment options, including fee and expense information, the provided fee disclosure has been developed. The disclosure provides general plan information, fee and expense information, and investment-related information. In addition, the disclosure includes comparative charts that display each investment option available under the plan in order to facilitate an apples-to-apples comparison among the plan's investment options.

The disclosure is meant to provide you with information about the investment options made available, including fees and expenses associated with your retirement plan. We realize there are several factors that may influence your investment decision and selection of investments. Only you can determine what factors are most important to you and your retirement goals.

Additionally, more information is available on Lincoln's website, [LincolnFinancial.com](http://LincolnFinancial.com). If you are actively participating in the Lincoln product/program, you will be able to see this information when you log in.

If you are eligible to participate in the Lincoln product/program, but are not doing so, you may access the website [LincolnFinancial.com/ResearchInvestments](http://LincolnFinancial.com/ResearchInvestments) and click on the link that states: [Click here to verify eligibility](#). After clicking on the link, you will be asked to verify your eligibility; you will need to provide your first and last name, email address, and Plan ID and Employer ID.

**Plan ID:** WMCA-001

**Employer ID:** TRC15601

The Plan ID and Employer ID are not case-sensitive.

We hope that you find this information useful. Should you have questions, please contact Bob Mac Whinnie at 412-564-5166. Should you have any questions regarding your retirement account, you may contact Lincoln via their secure website at [LincolnFinancial.com](http://LincolnFinancial.com) or call the Lincoln Customer Contact Center at 800-234-3500, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,  
LaQuicha Anderson  
Human Resource Generalist



Westmoreland Community Action strengthens communities and families to eliminate poverty.



# WESTMORELAND COMMUNITY ACTION

Plan Code: WMCA-001

Product name: *Lincoln Alliance*<sup>®</sup> program

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

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

If you would like additional information regarding your plan's designated investment alternatives, you may visit the specific website address shown throughout this document or you may contact your retirement plan administrator at 724-834-1260 or 226 S MAPLE AVE, GREENSBURG, PA 15601-3234. A free paper copy of the information may be obtained by contacting the Human Resource Department at 724-834-1260 Ext:101

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

## Document summary

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

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

## General plan information

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting [LincolnFinancial.com](http://LincolnFinancial.com), or
- Calling the Lincoln Customer Contact Center at 800-234-3500

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

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

## Plan Fees and Expenses

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

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

### General administrative expenses

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

Administrative fees	Description	Fee/Frequency
Plan Level Wrap Fee	Fee charged to cover expenses incurred in the administration of the plan. These expenses include, but are not limited to the receipt and processing of deposits, processing of withdrawals, call center operations, and website development and maintenance. The fee may also cover marketing expenses and commissions paid to advisors. The fee can be assessed on a per participant or asset basis.	0.3325% / Quarterly

### Individual participant fees

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

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

### Chart 1 - Variable return investments

Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
<b>Goldman Sachs Growth Opportunities Instl (05/99)</b> Russell Mid Cap Growth TR USD www.LincolnFinancial.com	19.58 15.81	5.43 3.23	10.44 10.32	10.84
<b>Goldman Sachs Mid Cap Value Instl (08/95)</b> Russell Mid Cap Value TR USD www.LincolnFinancial.com	18.54 18.51	3.26 3.79	9.87 10.63	10.77
<b>T. Rowe Price Growth Stock (04/50)</b> Russell 1000 Growth TR USD www.LincolnFinancial.com	18.92 15.26	2.64 3.12	8.25 7.52	10.47
<b>Vanguard 500 Index Inv (08/76)</b> Russell 1000 TR USD www.LincolnFinancial.com	15.82 16.42	1.57 1.92	6.99 7.52	10.51
<b>Vanguard Developed Markets Index Inv (05/00)</b> MSCI ACWI Ex USA NR USD www.LincolnFinancial.com	18.83 16.83	-3.33 -2.89	8.37 9.74	2.42
<b>Vanguard Growth Index Inv (11/92)</b> Russell 1000 Growth TR USD www.LincolnFinancial.com	16.89 15.26	3.17 3.12	7.36 7.52	8.13
<b>Vanguard Mid Cap Index Inv (05/98)</b> S&P MidCap 400 TR www.LincolnFinancial.com	15.80 17.88	3.01 5.15	9.90 10.53	8.35
<b>Vanguard Mid-Cap Growth Index Inv (08/06)</b> Russell Mid Cap Growth TR USD www.LincolnFinancial.com	15.81 15.81	1.61 3.23	--- 10.32	5.30
<b>Vanguard Mid-Cap Value Index Inv (08/06)</b> Russell Mid Cap Value TR USD www.LincolnFinancial.com	15.91 18.51	4.12 3.79	--- 10.63	4.41
<b>Vanguard REIT Index Inv (05/96)</b> DJ US Select REIT TR USD www.LincolnFinancial.com	17.53 17.12	5.94 5.08	11.57 11.48	10.74
<b>Vanguard Small Cap Growth Index Inv (05/98)</b> Russell 2000 Growth TR USD www.LincolnFinancial.com	17.52 14.59	5.17 3.49	11.02 9.80	7.21
<b>Vanguard Small Cap Index Inv (10/60)</b> Russell 2000 TR USD www.LincolnFinancial.com	18.04 16.35	4.98 3.56	10.83 9.72	10.41

## Chart 2 - Fixed return investments

Investment options	Rate Type	Return	Term
<b>Alliance Stable Value S73</b>			
	New money rate	---	Quarterly
	Portfolio rate	1.75	Quarterly
	Guaranteed minimum interest rate	1.75	1 - 99 yrs

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

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

### Chart 3 – Fee and expense information

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

Chart 3 - Fees and expenses					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per \$1000	As a %	Per \$1000	
<b>Equity funds</b>					
<b>American Funds EuroPacific Gr R6</b>	0.50%	\$5.00	0.50%	\$5.00	---
<b>Columbia Acorn USA Z</b>	1.05%	\$10.50	1.05%	\$10.50	---
<b>Columbia Dividend Income Z</b>	0.83%	\$8.30	0.83%	\$8.30	---
<b>Columbia Small Cap Value Fund I Z</b>	1.10%	\$11.00	1.10%	\$11.00	---
<b>Goldman Sachs Growth Opportunities Instl</b>	1.01%	\$10.10	0.95%	\$9.50	---
<b>Goldman Sachs Mid Cap Value Instl</b>	0.75%	\$7.50	0.75%	\$7.50	---
<b>T. Rowe Price Growth Stock</b>	0.70%	\$7.00	0.70%	\$7.00	---
<b>Vanguard 500 Index Inv</b>	0.17%	\$1.70	0.17%	\$1.70	---
<b>Vanguard Developed Markets Index Inv</b>	0.20%	\$2.00	0.20%	\$2.00	---
<b>Vanguard Growth Index Inv</b>	0.24%	\$2.40	0.24%	\$2.40	---
<b>Vanguard Mid Cap Index Inv</b>	0.24%	\$2.40	0.24%	\$2.40	---
<b>Vanguard Mid-Cap Growth Index Inv</b>	0.24%	\$2.40	0.24%	\$2.40	---
<b>Vanguard Mid-Cap Value Index Inv</b>	0.24%	\$2.40	0.24%	\$2.40	---
<b>Vanguard REIT Index Inv</b>	0.24%	\$2.40	0.24%	\$2.40	---

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

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

**Important Disclosures. Please read.**

Mutual funds in the *Lincoln Alliance*<sup>®</sup> program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

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

The Lincoln Ibbotson Insight Series is not an investment option. It is a fund lineup chosen by Ibbotson and Associates from the investment options that are available in the *Lincoln Alliance*<sup>®</sup> program. Ibbotson Associates, Inc. is a registered investment advisor and a wholly-owned subsidiary of Morningstar, Inc. Neither Ibbotson nor Morningstar are affiliated with the Lincoln Financial Group. The Ibbotson name is a registered mark of Morningstar, Inc. Ibbotson Associates, Inc., 22 W. Washington Street, Chicago, IL 60602

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