Westmoreland Community Action

226 South Maple Avenue
Greensburg, PA 15601
724.834.1260
1.800.816.0022
Fax: 724.838.9563
www.westmorelandca.org
info@westmorelandca.org

July 18, 2014

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. 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 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: CR27509

Employer ID: APS15601

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 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 Manager

WESTMORELAND HUMAN

Remitter Number: CR27509
Product Number: 1185
Product name: *Multi-Fund*® Select variable annuity from Lincoln

The purpose of this document is to provide you with important information regarding the WESTMORELAND HUMAN and the plan's designated investment alternatives under the *Multi-Fund*® Select variable annuity from Lincoln, 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 *Multi-Fund* Select variable annuity from Lincoln. 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 WESTMORELAND COMMUNITY ACTION, ATTN JEFF DIEHL, 226 S MAPLE AVE, GREENSBURG, PA 15601-3234. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 724-834-1260.

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**
  - **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, or
- Calling the Lincoln Customer Contact Center at 800-454-6265

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 *Multi-Fund* Select variable annuity from Lincoln may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

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

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

Should you take a loan, interest will be assessed as disclosed in the Contract Loan Request and the Truth in Lending Disclosure Statement that is provided at the time of loan initiation. Currently, the interest payment is 7.0%, from which a portion is used to pay for loan administrative and maintenance fees. The remainder is credited to your plan balance.

CR27509 1185MLNL

Plan Fees and Expenses

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

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

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
Surrender Charge	Fee charged to participant plan accounts for certain early withdrawals or surrender of the contract. This fee is a percentage of the amount withdrawn, based on the date the contract became effective.	1 - 3 yrs.: 6.00% year 4 : 5.00% year 5 : 4.00% year 6 : 3.00% year 7 : 2.00% year 8 : 1.00%
Lump Sum Surrender Charge	Fee charged to participant plan accounts for certain early withdrawals or surrender of the contract. This fee is a percentage of the amount withdrawn, based on the date the contract became effective.	1 - 3 yrs.: 6.00% year 4 : 5.00% year 5 : 4.00% year 6 : 3.00% year 7 : 2.00% year 8 : 1.00%
Loan Fee	Fee deducted from participant plan accounts for loan processing and maintenance fees, if a participant requests a loan.	$35.00 / Per occurrence

CR27509 1185MLNL

WESTMORELAND HUMAN

Remitter Number: CR27509
Product Number: 1185
Product name: *Multi-Fund*® Select variable annuity from Lincoln
Investment options, performance history, and fees and expenses as of December 31, 2013.

Comparative chart summary

This section is comprised of three charts:

Chart 1
• **Variable return investments chart**
- comprised of performance information for plan investment options
- illustrates the past performance of the investments with the benchmark field

Chart 2
• **Fixed return investments chart**
- displays those funds with a fixed rate of return

Chart 3
• **Fees and expenses chart**
- displays the fees and expenses you will pay if you invest in a particular option

WESTMORELAND HUMAN investment options comparative chart

Chart 1 - Variable return investments

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

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

Chart 1 - Variable return investments				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds				
AllianceBern VPS Glbl Thematic Growth B (05/00)	14.30	11.97	2.58	---
Net of fees	21.70	12.99	2.68	---
MSCI ACWI NR USD	22.80	14.92	7.17	
www.LincolnFinancial.com				
AllianceBern VPS Growth and Inc B (05/04)	25.15	15.62	---	5.95
Net of fees	33.25	16.66	5.69	8.36
Russell 1000 Value TR USD	32.53	16.67	7.58	
www.LincolnFinancial.com				
American Funds IS® Global Growth 2 (05/04)	20.11	15.84	---	8.98
Net of fees	27.89	16.89	8.64	8.78
MSCI ACWI NR USD	22.80	14.92	7.17	
www.LincolnFinancial.com				
American Funds IS® Growth 2 (05/00)	20.97	17.17	7.05	---
Net of fees	28.81	18.23	7.14	---
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				

CR27509 1185MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
American Funds IS® Growth-Income 2 (12/01) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	24.13 32.17 33.11	15.41 16.45 18.59	5.90 5.99 7.78	--- ---
American Funds IS® International 2 (05/00) Net of fees MSCI ACWI Ex USA NR USD www.LincolnFinancial.com	13.10 20.42 15.29	11.47 12.48 12.81	7.36 7.45 7.57	--- ---
Delaware VIP REIT Series Svc (05/00) Net of fees S&P United States REIT TR USD www.LincolnFinancial.com	-5.24 0.91 2.40	13.28 14.30 16.71	6.59 6.69 8.38	--- ---
Delaware VIP Small Cap Value Series Svc (05/01) Net of fees Russell 2000 Value TR USD www.LincolnFinancial.com	23.83 31.84 34.52	18.64 19.71 17.64	8.75 8.85 8.61	--- ---
Delaware VIP Smid Cap Growth Series Svc (05/96) Net of fees Russell Mid Cap Growth TR USD www.LincolnFinancial.com	31.09 39.57 35.74	24.76 25.88 23.37	10.17 10.26 9.77	--- ---
Delaware VIP Value Series Svc (05/96) Net of fees Russell 1000 Value TR USD www.LincolnFinancial.com	24.02 32.05 32.53	15.52 16.57 16.67	6.97 7.07 7.58	--- ---
DWS Equity 500 Index VIP B (01/99) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	22.41 30.34 33.11	15.14 16.18 18.59	5.72 5.81 7.78	--- ---
DWS Small Cap Index VIP B (01/99) Net of fees Russell 2000 TR USD www.LincolnFinancial.com	28.61 36.93 38.82	17.23 18.29 20.08	7.23 7.32 9.07	--- ---
Fidelity VIP Contrafund Service 2 (08/99) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	21.77 29.65 33.11	16.32 17.37 18.59	7.77 7.87 7.78	--- ---
Fidelity VIP Growth Svc 2 (08/99) Net of fees Russell 1000 Growth TR USD www.LincolnFinancial.com	26.46 34.64 33.48	17.52 18.58 20.39	5.51 5.61 7.83	--- ---
LVIP Baron Growth Opportunities Svc (01/99) Net of fees Russell Mid Cap Growth TR USD www.LincolnFinancial.com	30.24 38.67 35.74	22.32 23.43 23.37	9.82 9.91 9.77	--- ---

CR275091185MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP BlackRock Equity Dividend RPM Svc (05/04)	9.64	11.96	---	4.08
Net of fees	16.74	12.97	3.58	6.98
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Clarion Global Real Estate Svc (06/07)	-4.20	11.42	---	-2.99
Net of fees	2.01	12.43	---	-2.83
S&P Global REIT TR USD	2.81	16.38	7.89	
www.LincolnFinancial.com				
LVIP Delaware Growth & Income Svc (05/04)	23.48	14.36	---	6.03
Net of fees	31.47	15.40	5.70	9.33
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Delaware Social Awareness Svc (05/04)	25.73	15.33	---	7.01
Net of fees	33.86	16.37	6.73	9.48
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				
LVIP Delaware Special Opps Svc (05/04)	23.97	17.29	---	9.29
Net of fees	31.99	18.35	8.98	10.58
Russell Mid Cap Value TR USD	33.46	21.16	10.25	
www.LincolnFinancial.com				
LVIP Mondrian International Value Svc (05/04)	13.02	7.37	---	6.18
Net of fees	20.34	8.34	5.77	6.16
MSCI ACWI Ex USA Value NR USD	15.04	12.69	7.72	
www.LincolnFinancial.com				
LVIP SSgA Emerging Markets 100 Svc (06/08)	-9.89	15.20	---	4.02
Net of fees	-4.04	16.25	---	4.10
MSCI EM NR USD	-2.60	14.79	11.17	
www.LincolnFinancial.com				
LVIP SSgA International Index Svc (06/08)	12.22	9.00	---	-0.06
Net of fees	19.49	9.99	---	-0.69
MSCI ACWI Ex USA NR USD	15.29	12.81	7.57	
www.LincolnFinancial.com				
LVIP SSgA S&P 500 Index Svc (06/07)	22.44	15.10	---	3.08
Net of fees	30.36	16.14	5.78	2.16
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP SSgA Small Cap Index Svc (06/07)	27.92	16.85	---	4.01
Net of fees	36.19	17.90	7.07	6.62
Russell 2000 TR USD	38.82	20.08	9.07	
www.LincolnFinancial.com				
LVIP T. Rowe Price Struct Md Cp Gr Svc (05/04)	25.03	20.52	---	8.43
Net of fees	33.12	21.61	8.28	5.07
Russell Mid Cap Growth TR USD	35.74	23.37	9.77	
www.LincolnFinancial.com				

CR275091185MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP UBS Large Cap Growth RPM Svc (05/04)	16.40	13.79	---	5.39
Net of fees	23.93	14.82	4.86	6.19
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				
LVIP Vanguard Domestic Equity ETF Svc (05/11)	21.07	---	---	10.16
Net of fees	28.90	---	---	11.54
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Vanguard International Eq ETF Svc (05/11)	6.42	---	---	1.81
Net of fees	13.32	---	---	2.18
MSCI ACWI Ex USA NR USD	15.29	12.81	7.57	
www.LincolnFinancial.com				
Neuberger Berman AMT Mid-Cap Growth I (01/99)	23.32	18.27	9.16	---
Net of fees	31.30	19.34	9.26	---
Russell Mid Cap Growth TR USD	35.74	23.37	9.77	
www.LincolnFinancial.com				
Bond funds				
American Century VP Inflation Prot II (05/04)	-14.92	2.95	---	3.08
Net of fees	-9.39	3.89	3.07	3.20
Barclays US Treasury US TIPS TR USD	-8.61	5.63	4.85	
www.LincolnFinancial.com				
Delaware VIP Diversified Income Svc (05/04)	-8.35	6.79	---	5.35
Net of fees	-2.40	7.76	5.01	5.14
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
Delaware VIP High Yield Series Svc (06/05)	1.32	15.24	---	7.29
Net of fees	7.89	16.28	7.56	6.03
BofAML US HY Master II TR USD	7.42	18.65	8.46	
www.LincolnFinancial.com				
LVIP BlackRock Infl Prot Bd Svc (05/12)	-15.00	---	---	-8.18
Net of fees	-9.48	---	---	1.86
Barclays US Treasury US TIPS TR USD	-8.61	5.63	4.85	
www.LincolnFinancial.com				
LVIP Delaware Bond Svc (05/04)	-9.49	5.25	---	4.13
Net of fees	-3.62	6.21	3.92	7.31
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
LVIP Delaware Divers Floating Rate Svc (05/11)	-6.56	---	---	-2.44
Net of fees	-0.50	---	---	0.42
S&P/LSTA Leveraged Loan TR	5.29	14.37	5.27	
www.LincolnFinancial.com				
LVIP Global Income Svc (05/09)	-9.88	---	---	2.68
Net of fees	-4.03	---	---	4.07
Citi WGBI NonUSD USD	-4.56	2.27	4.10	
www.LincolnFinancial.com				

CR275091185MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Bond funds *(continued)*				
LVIP SSgA Bond Index Svc (06/08)	-9.64	1.56	---	2.48
Net of fees	-3.78	2.49	---	2.63
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
PIMCO VIT Total Return Admin (05/11)	-8.85	---	---	-0.39
Net of fees	-2.94	5.48	4.68	5.05
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
Other				
BlackRock Global Allocation V.I. III (05/09)	6.38	---	---	7.87
Net of fees	13.28	8.88	7.16	6.73
Morningstar Global Allocation TR	13.19	11.44	7.38	
www.LincolnFinancial.com				
DWS Alternative Asset Allocation VIP B (05/09)	-6.33	---	---	5.27
Net of fees	-0.25	---	---	7.70
Morningstar Moderate Target Risk	14.31	12.00	7.22	
www.LincolnFinancial.com				
LVIP Delaware Foundation Agg Allc Svc (05/04)	11.52	12.21	---	5.95
Net of fees	18.74	13.23	5.60	6.28
MSCI World NR USD	26.68	15.02	6.98	
www.LincolnFinancial.com				
LVIP Delaware Foundation Cnsrv Allc Svc (05/04)	1.41	8.53	---	3.87
Net of fees	7.98	9.51	3.69	7.08
Morningstar Moderately Cons Target Risk	8.83	9.14	6.19	
www.LincolnFinancial.com				
LVIP Delaware Foundation Mod Allc Svc (06/09)	5.95	---	---	9.57
Net of fees	12.82	10.13	4.30	5.76
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2010 Svc (06/07)	1.03	8.31	---	2.70
Net of fees	7.58	9.29	---	3.25
Morningstar Lifetime Moderate 2010	8.76	10.67	7.16	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2020 Svc (06/07)	3.06	8.81	---	2.21
Net of fees	9.74	9.80	---	2.81
Morningstar Lifetime Moderate 2020	12.98	12.86	7.85	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2030 Svc (06/07)	5.49	9.55	---	1.97
Net of fees	12.33	10.54	---	2.73
Morningstar Lifetime Moderate 2030	19.64	15.31	8.41	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2040 Svc (06/07)	8.09	10.46	---	1.19
Net of fees	15.09	11.46	---	2.09
Morningstar Lifetime Moderate 2040	23.05	16.30	8.73	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Other *(continued)*				
LVIP Managed Risk Profile 2050 Svc (05/11)	10.40	---	---	2.28
Net of fees	17.55	---	---	3.36
Morningstar Lifetime Moderate 2050	22.83	16.34	8.83	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Cnsrv Svc (06/05)	1.78	9.13	---	5.08
Net of fees	8.38	10.12	---	5.37
Morningstar Moderately Cons Target Risk	8.83	9.14	6.19	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Growth Svc (06/05)	5.31	10.11	---	4.37
Net of fees	12.13	11.11	---	4.77
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Moderate Svc (06/05)	3.75	9.81	---	4.89
Net of fees	10.47	10.80	---	5.24
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Money Market Svc (05/04)	-7.00	-1.85	---	0.38
Net of fees	-0.97	-0.96	0.43	3.29
USTREAS T-Bill Auction Ave 3 Mon	0.06	0.10	1.64	
www.LincolnFinancial.com				
LVIP SSgA Global Tactical Allc RPM Svc (06/05)	1.84	9.33	---	3.23
Net of fees	8.44	10.32	---	3.69
Morningstar Aggressive Target Risk	24.53	16.51	8.34	
www.LincolnFinancial.com				
MFS VIT Utilities Svc (05/01)	11.78	14.73	11.90	---
Net of fees	19.02	15.77	12.00	---
S&P 1500 Utilities TR	15.08	11.06	9.54	
www.LincolnFinancial.com				

Chart 2 – Fixed return investments

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

CR275091185MLNL

Chart 2 - Fixed return investments				
Investment options	**Rate Type**	**Return**	**Term**	**Effective date**
Fixed Account				
	New money rate	1.75	Quarterly	12/31/2013
	Portfolio rate	1.75	Quarterly	12/31/2013
	Guaranteed minimum interest rate	1.75	1 - 10 yrs	---
		3.00	11 - 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 800-454-6265.

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.

The total annual operating expense includes the mortality and expense fee of 1.00%, which provides the annuity product death benefit, expense cap guarantee, and administrative costs of servicing the annuity contract.

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	
Equity funds					
AllianceBern VPS Glbl Thematic Growth B	2.24%	$22.42	1.24%	$12.40	---
AllianceBern VPS Growth and Inc B	1.85%	$18.52	0.85%	$8.50	---
American Funds IS® Global Growth 2	1.81%	$18.12	0.81%	$8.10	---
American Funds IS® Growth 2	1.60%	$16.02	0.60%	$6.00	---
American Funds IS® Growth-Income 2	1.54%	$15.42	0.54%	$5.40	---
American Funds IS® International 2	1.79%	$17.92	0.79%	$7.90	---
Delaware VIP REIT Series Svc	2.14%	$21.42	1.09%	$10.90	---
Delaware VIP Small Cap Value Series Svc	2.11%	$21.12	1.06%	$10.60	---
Delaware VIP Smid Cap Growth Series Svc	2.14%	$21.42	1.09%	$10.90	---
Delaware VIP Value Series Svc	2.03%	$20.32	0.98%	$9.80	---
DWS Equity 500 Index VIP B	1.60%	$16.02	0.60%	$6.00	---
DWS Small Cap Index VIP B	1.80%	$18.02	0.74%	$7.40	---
Fidelity VIP Contrafund Service 2	1.89%	$18.92	0.89%	$8.90	---
Fidelity VIP Growth Svc 2	1.91%	$19.12	0.91%	$9.10	---
LVIP Baron Growth Opportunities Svc	2.33%	$23.32	1.29%	$12.90	---
LVIP BlackRock Equity Dividend RPM Svc	2.08%	$20.82	1.01%	$10.10	---
LVIP Clarion Global Real Estate Svc	2.32%	$23.22	1.09%	$10.90	---

Chart 3 - Fees and expenses *(continued)*					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per $1000	As a %	Per $1000	
Equity funds *(continued)*					
LVIP Delaware Growth & Income Svc	1.76%	$17.62	0.76%	$7.60	---
LVIP Delaware Social Awareness Svc	1.82%	$18.22	0.82%	$8.20	---
LVIP Delaware Special Opps Svc	1.82%	$18.22	0.82%	$8.20	---
LVIP Mondrian International Value Svc	2.08%	$20.82	1.08%	$10.80	---
LVIP SSgA Emerging Markets 100 Svc	2.50%	$25.02	0.76%	$7.60	---
LVIP SSgA International Index Svc	1.79%	$17.92	0.75%	$7.50	---
LVIP SSgA S&P 500 Index Svc	1.50%	$15.02	0.50%	$5.00	---
LVIP SSgA Small Cap Index Svc	1.66%	$16.62	0.66%	$6.60	---
LVIP T. Rowe Price Struct Md Cp Gr Svc	2.07%	$20.72	1.07%	$10.70	---
LVIP UBS Large Cap Growth RPM Svc	2.09%	$20.92	0.98%	$9.80	---
LVIP Vanguard Domestic Equity ETF Svc	1.75%	$17.52	0.66%	$6.60	---
LVIP Vanguard International Eq ETF Svc	1.90%	$19.02	0.74%	$7.40	---
Neuberger Berman AMT Mid-Cap Growth I	1.99%	$19.92	0.99%	$9.90	---
Bond funds					
American Century VP Inflation Prot II	1.73%	$17.32	0.73%	$7.30	---
Delaware VIP Diversified Income Svc	1.98%	$19.82	0.93%	$9.30	---
Delaware VIP High Yield Series Svc	2.04%	$20.42	0.99%	$9.90	---
LVIP BlackRock Infl Prot Bd Svc	1.73%	$17.32	0.79%	$7.90	---
LVIP Delaware Bond Svc	1.73%	$17.32	0.73%	$7.30	---
LVIP Delaware Divers Floating Rate Svc	1.94%	$19.42	0.94%	$9.40	---
LVIP Global Income Svc	2.01%	$20.12	0.96%	$9.60	---
LVIP SSgA Bond Index Svc	1.74%	$17.42	0.63%	$6.30	---
PIMCO VIT Total Return Admin	1.65%	$16.52	0.65%	$6.50	---
Other					
BlackRock Global Allocation V.I. III	2.15%	$21.52	1.15%	$11.50	---
DWS Alternative Asset Allocation VIP B	3.16%	$31.62	1.85%	$18.50	---
LVIP Delaware Foundation Agg Allc Svc	2.19%	$21.92	1.01%	$10.10	---
LVIP Delaware Foundation Cnsrv Allc Svc	2.15%	$21.52	1.00%	$10.00	---
LVIP Delaware Foundation Mod Allc Svc	2.27%	$22.72	1.00%	$10.00	---
LVIP Managed Risk Profile 2010 Svc	2.21%	$22.12	0.97%	$9.70	---
LVIP Managed Risk Profile 2020 Svc	2.05%	$20.52	0.99%	$9.90	---
LVIP Managed Risk Profile 2030 Svc	2.07%	$20.72	1.01%	$10.10	---
LVIP Managed Risk Profile 2040 Svc	2.13%	$21.32	1.03%	$10.30	---
LVIP Managed Risk Profile 2050 Svc	2.66%	$26.62	1.02%	$10.20	---

Chart 3 - Fees and expenses *(continued)*					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per $1000	As a %	Per $1000	
Other *(continued)*					
LVIP Managed Risk Profile Cnsrv Svc	2.02%	$20.22	1.02%	$10.20	---
LVIP Managed Risk Profile Growth Svc	2.02%	$20.22	1.02%	$10.20	---
LVIP Managed Risk Profile Moderate Svc	2.04%	$20.42	1.04%	$10.40	---
LVIP Money Market Svc	1.68%	$16.82	0.68%	$6.80	---
LVIP SSgA Global Tactical Allc RPM Svc	2.02%	$20.22	0.92%	$9.20	---
MFS VIT Utilities Svc	2.07%	$20.72	1.07%	$10.70	---
Fixed return investments					
Fixed Account	0.00%	$0.00	0.00%	$0.00	There is a 25% restriction on the amount that can be transferred from this investment option in a 12-month period.

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

Annual Total Operating Expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Annual Total Operating expense net of Mortality & Expense Ratio and any applicable fund company waivers/reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at 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 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.

Annuity products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

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.

WESTMORELAND HUMAN

Remitter Number: CR27509
Product Number: 1021
Product name: *Multi-Fund*® variable annuity from Lincoln

The purpose of this document is to provide you with important information regarding the WESTMORELAND HUMAN and the plan's designated investment alternatives under the *Multi-Fund*® variable annuity from Lincoln, 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 *Multi-Fund* variable annuity from Lincoln. 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 WESTMORELAND COMMUNITY ACTION, ATTN JEFF DIEHL, 226 S MAPLE AVE, GREENSBURG, PA 15601-3234. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 724-834-1260.

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, or
- Calling the Lincoln Customer Contact Center at 800-454-6265

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.

CR275091021MLNL

The *Multi-Fund* variable annuity from Lincoln may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

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

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

Should you take a loan, interest will be assessed as disclosed in the Contract Loan Request and the Truth in Lending Disclosure Statement that is provided at the time of loan initiation. Currently, the interest payment is 7.0%, from which a portion is used to pay for loan administrative and maintenance fees. The remainder is credited to your plan balance.

Plan Fees and Expenses

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

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

General administrative expenses

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

Administrative fees	Description	Fee/Frequency
Contract Fee	Fee charged to participant plan accounts for administrative services provided.	$15.00 / Annually

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
Surrender Charge	Fee charged to participant plan accounts for certain early withdrawals or surrender of the contract. This fee is a percentage of the amount withdrawn, based on the date the contract became effective.	1 - 5 yrs.: 6.00% 6 - 7 yrs.: 4.00% year 8 : 3.00% year 9 : 2.00% year 10 : 1.00%
Lump Sum Surrender Charge	Fee charged to participant plan accounts for certain early withdrawals or surrender of the contract. This fee is a percentage of the amount withdrawn, based on the date the contract became effective.	year 1 : 6.00% year 2 : 5.00% year 3 : 4.00% year 4 : 3.00% year 5 : 2.00% year 6 : 1.00%
Loan Fee	Fee deducted from participant plan accounts for loan processing and maintenance fees, if a participant requests a loan.	$35.00 / Per occurrence

WESTMORELAND HUMAN

Remitter Number: CR27509
Product Number: 1021
Product name: *Multi-Fund*® variable annuity from Lincoln
Investment options, performance history, and fees and expenses as of December 31, 2013.

Comparative chart summary

This section is comprised of three charts:

Chart 1
• **Variable return investments chart**
- comprised of performance information for plan investment options
- illustrates the past performance of the investments with the benchmark field

Chart 2
• **Fixed return investments chart**
- displays those funds with a fixed rate of return

Chart 3
• **Fees and expenses chart**
- displays the fees and expenses you will pay if you invest in a particular option

WESTMORELAND HUMAN investment options comparative chart

Chart 1 - Variable return investments

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

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

Chart 1 - Variable return investments				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds				
AllianceBern VPS Glbl Thematic Growth B (05/00)	11.80	10.96	2.10	---
Net of fees	21.70	12.99	2.68	---
MSCI ACWI NR USD	22.80	14.92	7.17	
www.LincolnFinancial.com				
AllianceBern VPS Growth and Inc B (05/04)	22.42	14.57	---	5.44
Net of fees	33.26	16.67	5.69	8.36
Russell 1000 Value TR USD	32.53	16.67	7.58	
www.LincolnFinancial.com				
American Funds IS® Global Growth 2 (05/04)	17.49	14.79	---	8.45
Net of fees	27.89	16.89	8.64	8.78
MSCI ACWI NR USD	22.80	14.92	7.17	
www.LincolnFinancial.com				
American Funds IS® Growth 2 (05/00)	18.33	16.11	6.55	---
Net of fees	28.81	18.23	7.14	---
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				

CR27509091021MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
American Funds IS® Growth-Income 2 (12/01) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	21.42 32.17 33.11	14.36 16.45 18.59	5.40 5.99 7.78	--- ---
American Funds IS® International 2 (05/00) Net of fees MSCI ACWI Ex USA NR USD www.LincolnFinancial.com	10.62 20.42 15.29	10.46 12.48 12.81	6.86 7.45 7.57	--- ---
Delaware VIP REIT Series Std (05/00) Net of fees S&P United States REIT TR USD www.LincolnFinancial.com	-7.12 1.12 2.40	12.51 14.57 16.71	6.37 6.96 8.38	--- ---
Delaware VIP Small Cap Value Series Svc (05/01) Net of fees Russell 2000 Value TR USD www.LincolnFinancial.com	21.12 31.84 34.52	17.56 19.71 17.64	8.25 8.85 8.61	--- ---
Delaware VIP Smid Cap Growth Series Std (05/96) Net of fees Russell Mid Cap Growth TR USD www.LincolnFinancial.com	28.54 39.92 35.74	23.92 26.18 23.37	9.93 10.54 9.77	--- ---
Delaware VIP Value Series Std (05/96) Net of fees Russell 1000 Value TR USD www.LincolnFinancial.com	21.66 32.43 32.53	14.82 16.92 16.67	6.77 7.36 7.58	--- ---
DWS Equity 500 Index VIP A (01/99) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	19.84 30.45 33.11	14.34 16.43 18.59	5.47 6.06 7.78	--- ---
DWS Small Cap Index VIP A (01/99) Net of fees Russell 2000 TR USD www.LincolnFinancial.com	26.10 37.26 38.82	16.45 18.58 20.08	7.00 7.59 9.07	--- ---
Fidelity VIP Contrafund Svc (08/99) Net of fees Russell 1000 TR USD www.LincolnFinancial.com	19.28 29.84 33.11	15.44 17.55 18.59	7.43 8.03 7.78	--- ---
Fidelity VIP Growth Svc (08/99) Net of fees Russell 1000 Growth TR USD www.LincolnFinancial.com	23.88 34.85 33.48	16.63 18.76 20.39	5.18 5.77 7.83	--- ---
LVIP Baron Growth Opportunities Svc (01/99) Net of fees Russell Mid Cap Growth TR USD www.LincolnFinancial.com	27.40 38.67 35.74	21.22 23.43 23.37	9.30 9.91 9.77	--- ---

CR27509 1021MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP BlackRock Equity Dividend RPM Std (02/94)	7.51	11.22	3.25	---
Net of fees	17.04	13.26	3.83	---
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Clarion Global Real Estate Std (06/07)	-6.06	10.69	---	-3.11
Net of fees	2.28	12.72	---	-2.59
S&P Global REIT TR USD	2.81	16.38	7.89	
www.LincolnFinancial.com				
LVIP Delaware Growth & Income Std (12/81)	21.20	13.73	5.43	---
Net of fees	31.93	15.81	6.01	---
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Delaware Social Awareness Std (05/88)	23.41	14.68	6.47	---
Net of fees	34.34	16.78	7.06	---
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				
LVIP Delaware Special Opps Std (12/81)	21.68	16.63	8.71	---
Net of fees	32.45	18.76	9.31	---
Russell Mid Cap Value TR USD	33.46	21.16	10.25	
www.LincolnFinancial.com				
LVIP Mondrian International Value Std (05/91)	10.81	6.66	5.45	---
Net of fees	20.63	8.61	6.03	---
MSCI ACWI Ex USA Value NR USD	15.04	12.69	7.72	
www.LincolnFinancial.com				
LVIP SSgA Emerging Markets 100 Std (05/09)	-11.64	---	---	8.99
Net of fees	-3.80	16.53	---	4.36
MSCI EM NR USD	-2.60	14.79	11.17	
www.LincolnFinancial.com				
LVIP SSgA International Index Std (05/09)	10.03	---	---	8.62
Net of fees	19.78	10.27	---	-0.44
MSCI ACWI Ex USA NR USD	15.29	12.81	7.57	
www.LincolnFinancial.com				
LVIP SSgA S&P 500 Index Std (06/07)	20.06	14.34	---	2.94
Net of fees	30.68	16.43	6.04	2.42
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP SSgA Small Cap Index Std (06/07)	25.43	16.08	---	3.88
Net of fees	36.53	18.20	7.34	7.01
Russell 2000 TR USD	38.82	20.08	9.07	
www.LincolnFinancial.com				
LVIP T. Rowe Price Struct Md Cp Gr Std (02/94)	22.60	19.73	7.94	---
Net of fees	33.45	21.91	8.55	---
Russell Mid Cap Growth TR USD	35.74	23.37	9.77	
www.LincolnFinancial.com				

CR275091021MLNL

Chart 1 - Variable return investments *(continued)*

Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP UBS Large Cap Growth RPM Std (02/94)	14.14	13.05	4.54	---
Net of fees	24.25	15.11	5.12	---
Russell 1000 Growth TR USD	33.48	20.39	7.83	
www.LincolnFinancial.com				
LVIP Vanguard Domestic Equity ETF Svc (05/11)	18.42	---	---	9.19
Net of fees	28.90	---	---	11.54
Russell 1000 TR USD	33.11	18.59	7.78	
www.LincolnFinancial.com				
LVIP Vanguard International Eq ETF Svc (05/11)	4.09	---	---	0.91
Net of fees	13.32	---	---	2.18
MSCI ACWI Ex USA NR USD	15.29	12.81	7.57	
www.LincolnFinancial.com				
Neuberger Berman AMT Mid-Cap Growth I (01/99)	20.38	17.15	8.63	---
Net of fees	31.04	19.29	9.24	---
Russell Mid Cap Growth TR USD	35.74	23.37	9.77	
www.LincolnFinancial.com				
Bond funds				
American Century VP Inflation Prot I (05/04)	-16.57	2.26	---	2.83
Net of fees	-9.15	4.13	3.33	3.45
Barclays US Treasury US TIPS TR USD	-8.61	5.63	4.85	
www.LincolnFinancial.com				
Delaware VIP Diversified Income Std (05/04)	-10.22	6.06	---	5.09
Net of fees	-2.25	8.00	5.27	5.38
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
Delaware VIP High Yield Series Std (06/05)	-0.68	14.48	---	6.97
Net of fees	8.13	16.57	7.82	6.36
BofAML US HY Master II TR USD	7.42	18.65	8.46	
www.LincolnFinancial.com				
LVIP BlackRock Infl Prot Bd Std (05/12)	-16.66	---	---	-9.23
Net of fees	-9.25	---	---	2.12
Barclays US Treasury US TIPS TR USD	-8.61	5.63	4.85	
www.LincolnFinancial.com				
LVIP Delaware Bond Std (12/81)	-11.17	4.66	3.67	---
Net of fees	-3.28	6.58	4.25	---
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
LVIP Delaware Divers Floating Rate Svc (05/11)	-8.61	---	---	-3.29
Net of fees	-0.50	---	---	0.42
S&P/LSTA Leveraged Loan TR	5.29	14.37	5.27	
www.LincolnFinancial.com				
LVIP Global Income Std (05/09)	-11.63	---	---	2.03
Net of fees	-3.79	---	---	4.43
Citi WGBI NonUSD USD	-4.56	2.27	4.10	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*

Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Bond funds *(continued)*				
LVIP SSgA Bond Index Std (06/08)	-11.40	0.89	---	2.47
Net of fees	-3.54	2.74	---	2.88
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
PIMCO VIT Total Return Admin (05/11)	-10.85	---	---	-1.27
Net of fees	-2.94	5.48	4.68	5.05
Barclays US Agg Bond TR USD	-2.02	4.44	4.55	
www.LincolnFinancial.com				
Other				
BlackRock Global Allocation V.I. I (05/09)	4.36	---	---	7.08
Net of fees	13.61	9.16	7.44	6.79
Morningstar Global Allocation TR	13.19	11.44	7.38	
www.LincolnFinancial.com				
DWS Alternative Asset Allocation VIP A (05/09)	-8.22	---	---	4.50
Net of fees	-0.07	---	---	7.97
Morningstar Moderate Target Risk	14.31	12.00	7.22	
www.LincolnFinancial.com				
LVIP Delaware Foundation Agg Allc Std (08/87)	9.35	11.47	5.28	---
Net of fees	19.04	13.51	5.86	---
MSCI World NR USD	26.68	15.02	6.98	
www.LincolnFinancial.com				
LVIP Delaware Foundation Cnsrv Allc Std (04/83)	-0.57	7.82	3.38	---
Net of fees	8.25	9.80	3.95	---
Morningstar Moderately Cons Target Risk	8.83	9.14	6.19	
www.LincolnFinancial.com				
LVIP Delaware Foundation Mod Allc Std (06/09)	3.89	---	---	8.77
Net of fees	13.10	10.26	4.39	5.98
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2010 Std (06/07)	-0.94	7.60	---	2.57
Net of fees	7.84	9.56	---	3.51
Morningstar Lifetime Moderate 2010	8.76	10.67	7.16	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2020 Std (06/07)	1.06	8.10	---	2.07
Net of fees	10.02	10.07	---	3.06
Morningstar Lifetime Moderate 2020	12.98	12.86	7.85	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2030 Std (06/07)	3.44	8.83	---	1.84
Net of fees	12.61	10.82	---	2.99
Morningstar Lifetime Moderate 2030	19.64	15.31	8.41	
www.LincolnFinancial.com				
LVIP Managed Risk Profile 2040 Std (06/07)	5.98	9.73	---	1.06
Net of fees	15.37	11.73	---	2.34
Morningstar Lifetime Moderate 2040	23.05	16.30	8.73	
www.LincolnFinancial.com				

CR275091021MLNL

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2013			
	1-yr.	5-yr.	10-yr.	Since inception
Other *(continued)*				
LVIP Managed Risk Profile 2050 Std (05/11)	8.26	---	---	1.63
Net of fees	17.85	---	---	3.62
Morningstar Lifetime Moderate 2050	22.83	16.34	8.83	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Cnsrv Std (06/05)	-0.19	8.40	---	4.78
Net of fees	8.66	10.39	---	5.63
Morningstar Moderately Cons Target Risk	8.83	9.14	6.19	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Growth Std (06/05)	3.26	9.38	---	4.06
Net of fees	12.41	11.38	---	5.03
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Managed Risk Profile Moderate Std (06/05)	1.72	9.08	---	4.59
Net of fees	10.74	11.08	---	5.50
Morningstar Moderately Aggr Target Risk	20.18	14.58	7.95	
www.LincolnFinancial.com				
LVIP Money Market Std (01/82)	-9.04	-2.70	0.02	---
Net of fees	-0.97	-0.91	0.58	---
USTREAS T-Bill Auction Ave 3 Mon	0.06	0.10	1.64	
www.LincolnFinancial.com				
LVIP SSgA Global Tactical Allc RPM Std (06/05)	-0.14	8.61	---	2.93
Net of fees	8.71	10.60	---	3.95
Morningstar Aggressive Target Risk	24.53	16.51	8.34	
www.LincolnFinancial.com				
MFS VIT Utilities Init (05/01)	9.61	13.98	11.68	---
Net of fees	19.32	16.06	12.30	---
S&P 1500 Utilities TR	15.08	11.06	9.54	
www.LincolnFinancial.com				

Chart 2 – Fixed return investments

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

Chart 2 - Fixed return investments				
Investment options	**Rate Type**	**Return**	**Term**	**Effective date**
Fixed Account				
	New money rate	3.50	Quarterly	12/31/2013
	Portfolio rate	3.50	Quarterly	12/31/2013
	Guaranteed minimum interest rate	4.50	1 - 5 yrs	
		4.00	6 - 10 yrs	
		3.50	11 - 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 800-454-6265.

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.

The total annual operating expense includes the mortality and expense fee of 1.00%, which provides the annuity product death benefit, expense cap guarantee, and administrative costs of servicing the annuity contract.

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	
Equity funds					
AllianceBern VPS Glbl Thematic Growth B	2.24%	$22.42	1.24%	$12.40	---
AllianceBern VPS Growth and Inc B	1.85%	$18.52	0.85%	$8.50	---
American Funds IS® Global Growth 2	1.81%	$18.12	0.81%	$8.10	---
American Funds IS® Growth 2	1.60%	$16.02	0.60%	$6.00	---
American Funds IS® Growth-Income 2	1.54%	$15.42	0.54%	$5.40	---
American Funds IS® International 2	1.79%	$17.92	0.79%	$7.90	---
Delaware VIP REIT Series Std	1.84%	$18.42	0.84%	$8.40	---
Delaware VIP Small Cap Value Series Svc	2.11%	$21.12	1.06%	$10.60	---
Delaware VIP Smid Cap Growth Series Std	1.84%	$18.42	0.84%	$8.40	---
Delaware VIP Value Series Std	1.68%	$16.82	0.73%	$7.30	---
DWS Equity 500 Index VIP A	1.35%	$13.52	0.35%	$3.50	---
DWS Small Cap Index VIP A	1.55%	$15.52	0.49%	$4.90	---
Fidelity VIP Contrafund Svc	1.74%	$17.42	0.74%	$7.40	---
Fidelity VIP Growth Svc	1.76%	$17.62	0.76%	$7.60	---
LVIP Baron Growth Opportunities Svc	2.33%	$23.32	1.29%	$12.90	---
LVIP BlackRock Equity Dividend RPM Std	1.83%	$18.32	0.76%	$7.60	---

Chart 3 - Fees and expenses *(continued)*					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per $1000	As a %	Per $1000	
Equity funds *(continued)*					
LVIP Clarion Global Real Estate Std	2.07%	$20.72	0.84%	$8.40	---
LVIP Delaware Growth & Income Std	1.41%	$14.12	0.41%	$4.10	---
LVIP Delaware Social Awareness Std	1.47%	$14.72	0.47%	$4.70	---
LVIP Delaware Special Opps Std	1.47%	$14.72	0.47%	$4.70	---
LVIP Mondrian International Value Std	1.83%	$18.32	0.83%	$8.30	---
LVIP SSgA Emerging Markets 100 Std	2.25%	$22.52	0.51%	$5.10	---
LVIP SSgA International Index Std	1.54%	$15.42	0.50%	$5.00	---
LVIP SSgA S&P 500 Index Std	1.25%	$12.52	0.25%	$2.50	---
LVIP SSgA Small Cap Index Std	1.41%	$14.12	0.41%	$4.10	---
LVIP T. Rowe Price Struct Md Cp Gr Std	1.82%	$18.22	0.82%	$8.20	---
LVIP UBS Large Cap Growth RPM Std	1.84%	$18.42	0.73%	$7.30	---
LVIP Vanguard Domestic Equity ETF Svc	1.75%	$17.52	0.66%	$6.60	---
LVIP Vanguard International Eq ETF Svc	1.90%	$19.02	0.74%	$7.40	---
Neuberger Berman AMT Mid-Cap Growth I	1.99%	$19.92	0.99%	$9.90	---
Bond funds					
American Century VP Inflation Prot I	1.48%	$14.82	0.48%	$4.80	---
Delaware VIP Diversified Income Std	1.68%	$16.82	0.68%	$6.80	---
Delaware VIP High Yield Series Std	1.74%	$17.42	0.74%	$7.40	---
LVIP BlackRock Infl Prot Bd Std	1.48%	$14.82	0.54%	$5.40	---
LVIP Delaware Bond Std	1.38%	$13.82	0.38%	$3.80	---
LVIP Delaware Divers Floating Rate Svc	1.94%	$19.42	0.94%	$9.40	---
LVIP Global Income Std	1.76%	$17.62	0.71%	$7.10	---
LVIP SSgA Bond Index Std	1.49%	$14.92	0.38%	$3.80	---
PIMCO VIT Total Return Admin	1.65%	$16.52	0.65%	$6.50	---
Other					
BlackRock Global Allocation V.I. I	1.77%	$17.72	0.77%	$7.70	---
DWS Alternative Asset Allocation VIP A	2.91%	$29.12	1.60%	$16.00	---
LVIP Delaware Foundation Agg Allc Std	1.94%	$19.42	0.76%	$7.60	---
LVIP Delaware Foundation Cnsrv Allc Std	1.90%	$19.02	0.75%	$7.50	---
LVIP Delaware Foundation Mod Allc Std	2.02%	$20.22	0.75%	$7.50	---
LVIP Managed Risk Profile 2010 Std	1.96%	$19.62	0.72%	$7.20	---
LVIP Managed Risk Profile 2020 Std	1.80%	$18.02	0.74%	$7.40	---
LVIP Managed Risk Profile 2030 Std	1.82%	$18.22	0.76%	$7.60	---
LVIP Managed Risk Profile 2040 Std	1.88%	$18.82	0.78%	$7.80	---

CR27509 1021MLNL

Chart 3 - Fees and expenses *(continued)*					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per $1000	As a %	Per $1000	
Other *(continued)*					
LVIP Managed Risk Profile 2050 Std	2.41%	$24.12	0.77%	$7.70	---
LVIP Managed Risk Profile Cnsrv Std	1.77%	$17.72	0.77%	$7.70	---
LVIP Managed Risk Profile Growth Std	1.77%	$17.72	0.77%	$7.70	---
LVIP Managed Risk Profile Moderate Std	1.79%	$17.92	0.79%	$7.90	---
LVIP Money Market Std	1.43%	$14.32	0.43%	$4.30	---
LVIP SSgA Global Tactical Allc RPM Std	1.77%	$17.72	0.67%	$6.70	---
MFS VIT Utilities Init	1.82%	$18.22	0.82%	$8.20	---
Fixed return investments					
Fixed Account	0.00%	$0.00	0.00%	$0.00	There is a 25% restriction on the amount that can be transferred from this investment option in a 12-month period.

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

Annual Total Operating Expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Annual Total Operating expense net of Mortality & Expense Ratio and any applicable fund company waivers/reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at 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 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.

Annuity products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker/dealer. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

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.