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

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. 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 Generalist

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 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.

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.

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 Charges	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

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
American Funds IS Growth 2 (05/00)	9.61	-1.01	7.60	---
Net of fees	16.72	-0.10	7.68	---
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				
American Funds IS Growth-Income 2 (12/01)	9.23	-0.97	5.83	---
Net of fees	16.31	-0.06	5.91	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
American Funds IS International 2 (05/00)	9.63	-3.93	8.48	---
Net of fees	16.73	-3.05	8.57	---
MSCI ACWI Ex USA NR USD	16.83	-2.89	9.74	
www.LincolnFinancial.com				
Delaware VIP REIT Series Svc (05/00)	8.42	3.43	9.54	---
Net of fees	15.45	4.38	9.62	---
DJ US Select REIT TR USD	17.12	5.08	11.48	
www.LincolnFinancial.com				
Delaware VIP Small Cap Value Series Svc (05/01)	5.65	4.29	9.44	---
Net of fees	12.50	5.24	9.52	---
Russell 2000 Value TR USD	18.05	3.55	9.50	
www.LincolnFinancial.com				
Delaware VIP Smid Cap Growth Series Svc (05/96)	2.93	4.90	10.17	---
Net of fees	9.61	5.86	10.25	---
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
Delaware VIP Value Series Svc (05/96)	6.40	0.48	6.56	---
Net of fees	13.29	1.40	6.64	---
Russell 1000 Value TR USD	17.51	0.59	7.38	
www.LincolnFinancial.com				
DWS Equity 500 Index VIP B (01/99)	7.31	-0.76	5.42	---
Net of fees	14.27	0.15	5.50	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
DWS Small Cap Index VIP B (01/99)	7.74	1.00	7.83	---
Net of fees	14.72	1.92	7.91	---
Russell 2000 TR USD	16.35	3.56	9.72	
www.LincolnFinancial.com				
Fidelity VIP Contrafund Service 2 (08/99)	7.98	-1.41	7.56	---
Net of fees	14.98	-0.51	7.64	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
Fidelity VIP Growth Svc 2 (08/99)	6.37	-2.79	5.26	---
Net of fees	13.26	-1.90	5.34	---
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP T. Rowe Price Struct Md Cp Gr Svc (05/04)	7.87	1.52	---	5.91
Net of fees	14.86	2.46	8.10	3.77
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
LVIP UBS Large Cap Growth RPM Svc (05/04)	7.95	-2.10	---	3.45
Net of fees	14.95	-1.20	5.43	5.32
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				
LVIP Vanguard Domestic Equity ETF Svc (05/11)	6.81	---	---	0.15
Net of fees	13.73	---	---	2.32
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
LVIP Vanguard International Eq ETF Svc (05/11)	10.68	---	---	-4.56
Net of fees	17.85	---	---	-3.93
MSCI ACWI Ex USA NR USD	16.83	-2.89	9.74	
www.LincolnFinancial.com				
MFS VIT Utilities Svc (05/01)	5.26	0.55	13.27	---
Net of fees	12.08	1.47	13.35	---
DJ Utilities Average TR USD	1.64	1.01	12.00	
www.LincolnFinancial.com				
Neuberger Berman AMT Mid-Cap Growth I (01/99)	4.52	-0.25	8.79	---
Net of fees	11.29	0.66	8.88	---
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
Bond funds				
American Century VP Inflation Prot II (05/04)	-0.16	4.45	---	4.66
Net of fees	6.32	5.41	4.56	4.55
Barclays US Treasury US TIPS TR USD	6.98	7.04	6.65	
www.LincolnFinancial.com				
Delaware VIP Diversified Income Svc (05/04)	-0.64	6.03	---	6.32
Net of fees	5.81	6.99	---	5.96
Barclays US Govt/Credit 5-10 Yr TR USD	7.21	7.78	6.31	
www.LincolnFinancial.com				
Delaware VIP High Yield Series Svc (06/05)	9.11	7.10	---	7.10
Net of fees	16.19	8.08	9.35	5.96
BofAML US HY Master II TR USD	15.59	10.01	10.39	
www.LincolnFinancial.com				
LVIP BlackRock Infl Prot Bd Svc (05/12)	---	---	---	-3.77
Net of fees	5.18	---	---	6.46
Barclays US Treasury US TIPS TR USD	6.98	7.04	6.65	
www.LincolnFinancial.com				
LVIP Delaware Bond Svc (05/04)	-1.23	5.12	---	5.10
Net of fees	5.18	6.08	4.91	7.68
Barclays US Govt/Credit 5-10 Yr TR USD	7.21	7.78	6.31	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Other *(continued)*				
LVIP Protected Profile 2020 Svc (06/07)	0.51	0.06	---	0.75
Net of fees	7.03	0.98	---	1.63
Morningstar Lifetime Moderate 2020	12.53	3.62	9.41	
www.LincolnFinancial.com				
LVIP Protected Profile 2030 Svc (06/07)	0.07	-0.82	---	0.06
Net of fees	6.56	0.09	---	1.13
Morningstar Lifetime Moderate 2030	14.68	2.46	9.67	
www.LincolnFinancial.com				
LVIP Protected Profile 2040 Svc (06/07)	-0.65	-1.89	---	-1.27
Net of fees	5.79	-1.00	---	-0.05
Morningstar Lifetime Moderate 2040	15.71	2.07	9.79	
www.LincolnFinancial.com				
LVIP Protected Profile 2050 Svc (05/11)	-1.69	---	---	-5.99
Net of fees	4.69	---	---	-4.27
Morningstar Lifetime Moderate 2050	15.94	1.96	9.96	
www.LincolnFinancial.com				
LVIP Protected Profile Conservative Svc (06/05)	1.81	2.83	---	4.54
Net of fees	8.41	3.77	---	4.99
Morningstar Moderately Cons Target Risk	9.69	4.35	6.87	
www.LincolnFinancial.com				
LVIP Protected Profile Growth Svc (06/05)	1.23	-1.05	---	3.27
Net of fees	7.79	-0.14	---	3.85
Morningstar Moderately Aggr Target Risk	14.35	2.66	8.73	
www.LincolnFinancial.com				
LVIP Protected Profile Moderate Svc (06/05)	1.64	0.92	---	4.07
Net of fees	8.23	1.84	---	4.58
Morningstar Moderately Aggr Target Risk	14.35	2.66	8.73	
www.LincolnFinancial.com				
LVIP SSgA Global Tactical Allc RPM Svc (06/05)	3.09	-3.28	---	2.45
Net of fees	9.77	-2.39	---	3.09
Morningstar Aggressive Target Risk	16.08	1.63	9.18	
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 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	1.77%	$17.70	0.77%	$7.70	---
LVIP Delaware Social Awareness Svc	1.82%	$18.20	0.82%	$8.20	---
LVIP Delaware Special Opps Svc	1.81%	$18.10	0.81%	$8.10	---
LVIP Mondrian International Value Svc	2.10%	$21.00	1.10%	$11.00	---
LVIP SSgA Emerging Markets 100 Svc	2.51%	$25.10	0.77%	$7.70	---
LVIP SSgA International Index Svc	1.83%	$18.30	0.79%	$7.90	---
LVIP SSgA S&P 500 Index Svc	1.53%	$15.30	0.53%	$5.30	---
LVIP SSgA Small Cap Index Svc	1.67%	$16.70	0.67%	$6.70	---
LVIP T. Rowe Price Struct Md Cp Gr Svc	2.07%	$20.70	1.07%	$10.70	---
LVIP UBS Large Cap Growth RPM Svc	2.09%	$20.90	1.01%	$10.10	---
LVIP Vanguard Domestic Equity ETF Svc	1.95%	$19.50	0.68%	$6.80	---
LVIP Vanguard International Eq ETF Svc	1.92%	$19.20	0.76%	$7.60	---
MFS VIT Utilities Svc	2.06%	$20.60	1.06%	$10.60	---
Neuberger Berman AMT Mid-Cap Growth I	2.01%	$20.10	1.00%	$10.00	---
Bond funds					
American Century VP Inflation Prot II	1.73%	$17.30	0.73%	$7.30	---
Delaware VIP Diversified Income Svc	1.98%	$19.80	0.93%	$9.30	---
Delaware VIP High Yield Series Svc	2.04%	$20.40	0.99%	$9.90	---
LVIP BlackRock Infl Prot Bd Svc	1.80%	$18.00	0.80%	$8.00	---
LVIP Delaware Bond Svc	1.74%	$17.40	0.74%	$7.40	---
LVIP Delaware Divers Floating Rate Svc	1.96%	$19.60	0.96%	$9.60	---
LVIP Global Income Svc	2.03%	$20.30	0.98%	$9.80	---
LVIP SSgA Bond Index Svc	1.74%	$17.40	0.64%	$6.40	---
PIMCO VIT Total Return Admin	1.65%	$16.50	0.65%	$6.50	---
Other					
BlackRock Global Allocation V.I. III	2.17%	$21.70	1.17%	$11.70	---
DWS Alternative Asset Allocation VIP B	3.16%	$31.60	1.92%	$19.20	---
LVIP Delaware Foundation Agg Allc Svc	2.17%	$21.70	1.01%	$10.10	---
LVIP Delaware Foundation Cnsrv Allc Svc	2.15%	$21.50	1.00%	$10.00	---
LVIP Delaware Foundation Mod Allc Svc	2.25%	$22.50	1.01%	$10.10	---
LVIP Money Market Svc	1.68%	$16.80	0.68%	$6.80	---
LVIP Protected Profile 2010 Svc	2.31%	$23.10	0.99%	$9.90	---
LVIP Protected Profile 2020 Svc	2.12%	$21.20	1.01%	$10.10	---
LVIP Protected Profile 2030 Svc	2.19%	$21.90	1.06%	$10.60	---

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 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:

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- 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.

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
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 Charges	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

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
American Funds IS Growth 2 (05/00)	7.28	-1.85	7.16	---
Net of fees	16.72	-0.10	7.68	---
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				
American Funds IS Growth-Income 2 (12/01)	6.91	-1.81	5.39	---
Net of fees	16.31	-0.06	5.91	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
American Funds IS International 2 (05/00)	7.29	-4.74	8.04	---
Net of fees	16.73	-3.05	8.57	---
MSCI ACWI Ex USA NR USD	16.83	-2.89	9.74	
www.LincolnFinancial.com				
Delaware VIP REIT Series (05/00)	6.41	2.82	9.37	---
Net of fees	15.78	4.65	9.90	---
DJ US Select REIT TR USD	17.12	5.08	11.48	
www.LincolnFinancial.com				
Delaware VIP Small Cap Value Series Svc (05/01)	3.40	3.40	8.99	---
Net of fees	12.50	5.24	9.52	---
Russell 2000 Value TR USD	18.05	3.55	9.50	
www.LincolnFinancial.com				
Delaware VIP Smid Cap Growth Series (05/96)	1.02	4.26	9.98	---
Net of fees	9.92	6.12	10.51	---
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
Delaware VIP Value Series (05/96)	4.45	-0.09	6.40	---
Net of fees	13.65	1.69	6.92	---
Russell 1000 Value TR USD	17.51	0.59	7.38	
www.LincolnFinancial.com				
DWS Equity 500 Index VIP A (01/99)	5.28	-1.35	5.25	---
Net of fees	14.54	0.41	5.77	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
DWS Small Cap Index VIP A (01/99)	5.78	0.39	7.66	---
Net of fees	15.09	2.18	8.18	---
Russell 2000 TR USD	16.35	3.56	9.72	
www.LincolnFinancial.com				
Fidelity VIP Contrafund Svc (08/99)	5.84	-2.11	7.28	---
Net of fees	15.15	-0.36	7.80	---
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
Fidelity VIP Growth Svc (08/99)	4.23	-3.48	4.99	---
Net of fees	13.40	-1.76	5.50	---
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds *(continued)*				
LVIP T. Rowe Price Struct Md Cp Gr Std (02/94)	5.83	0.92	7.85	---
Net of fees	15.14	2.71	8.37	---
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
LVIP UBS Large Cap Growth RPM Std (02/94)	5.91	-2.69	5.18	---
Net of fees	15.23	-0.96	5.69	---
Russell 1000 Growth TR USD	15.26	3.12	7.52	
www.LincolnFinancial.com				
LVIP Vanguard Domestic Equity ETF Svc (05/11)	4.53	---	---	-1.16
Net of fees	13.73	---	---	2.32
Russell 1000 TR USD	16.42	1.92	7.52	
www.LincolnFinancial.com				
LVIP Vanguard International Eq ETF Svc (05/11)	8.32	---	---	-5.81
Net of fees	17.85	---	---	-3.93
MSCI ACWI Ex USA NR USD	16.83	-2.89	9.74	
www.LincolnFinancial.com				
MFS VIT Utilities Init (05/01)	3.27	-0.05	13.10	---
Net of fees	12.35	1.72	13.65	---
DJ Utilities Average TR USD	1.64	1.01	12.00	
www.LincolnFinancial.com				
Neuberger Berman AMT Mid-Cap Growth I (01/99)	2.29	-1.10	8.35	---
Net of fees	11.29	0.66	8.88	---
Russell Mid Cap Growth TR USD	15.81	3.23	10.32	
www.LincolnFinancial.com				
Bond funds				
American Century VP Inflation Prot I (05/04)	-2.14	3.82	---	4.42
Net of fees	6.48	5.67	4.81	4.81
Barclays US Treasury US TIPS TR USD	6.98	7.04	6.65	
www.LincolnFinancial.com				
Delaware VIP Diversified Income Series (05/04)	-2.46	5.40	---	6.08
Net of fees	6.13	7.27	---	6.21
Barclays US Govt/Credit 5-10 Yr TR USD	7.21	7.78	6.31	
www.LincolnFinancial.com				
Delaware VIP High Yield Series (06/05)	7.22	6.48	---	6.92
Net of fees	16.65	8.37	9.61	6.29
BofAML US HY Master II TR USD	15.59	10.01	10.39	
www.LincolnFinancial.com				
LVIP BlackRock Infl Prot Bd Std (05/12)	---	---	---	-5.68
Net of fees	5.45	---	---	6.73
Barclays US Treasury US TIPS TR USD	6.98	7.04	6.65	
www.LincolnFinancial.com				
LVIP Delaware Bond Std (12/81)	-3.00	4.59	4.72	---
Net of fees	5.54	6.45	5.23	---
Barclays US Govt/Credit 5-10 Yr TR USD	7.21	7.78	6.31	
www.LincolnFinancial.com				

Chart 1 - Variable return investments *(continued)*				
Investment options	Average annual total returns as of December 31, 2012			
	1-yr.	5-yr.	10-yr.	Since inception
Other *(continued)*				
LVIP Protected Profile 2020 Std (06/07)	-1.38	-0.54	---	0.82
Net of fees	7.30	1.23	---	1.88
Morningstar Lifetime Moderate 2020	12.53	3.62	9.41	
www.LincolnFinancial.com				
LVIP Protected Profile 2030 Std (06/07)	-1.82	-1.41	---	0.12
Net of fees	6.82	0.34	---	1.38
Morningstar Lifetime Moderate 2030	14.68	2.46	9.67	
www.LincolnFinancial.com				
LVIP Protected Profile 2040 Std (06/07)	-2.53	-2.48	---	-1.21
Net of fees	6.06	-0.75	---	0.20
Morningstar Lifetime Moderate 2040	15.71	2.07	9.79	
www.LincolnFinancial.com				
LVIP Protected Profile 2050 Std (05/11)	-3.54	---	---	-6.99
Net of fees	4.95	---	---	-4.03
Morningstar Lifetime Moderate 2050	15.94	1.96	9.96	
www.LincolnFinancial.com				
LVIP Protected Profile Conservative Std (06/05)	-0.11	2.21	---	4.38
Net of fees	8.68	4.02	---	5.25
Morningstar Moderately Cons Target Risk	9.69	4.35	6.87	
www.LincolnFinancial.com				
LVIP Protected Profile Growth Std (06/05)	-0.69	-1.65	---	3.11
Net of fees	8.06	0.10	---	4.11
Morningstar Moderately Aggr Target Risk	14.35	2.66	8.73	
www.LincolnFinancial.com				
LVIP Protected Profile Moderate Std (06/05)	-0.28	0.31	---	3.90
Net of fees	8.50	2.10	---	4.84
Morningstar Moderately Aggr Target Risk	14.35	2.66	8.73	
www.LincolnFinancial.com				
LVIP SSgA Global Tactical Allc RPM Std (06/05)	1.14	-3.86	---	2.29
Net of fees	10.04	-2.15	---	3.35
Morningstar Aggressive Target Risk	16.08	1.63	9.18	
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 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	2.06%	$20.60	0.84%	$8.40	---
LVIP Delaware Growth & Income Std	1.42%	$14.20	0.42%	$4.20	---
LVIP Delaware Social Awareness Std	1.47%	$14.70	0.47%	$4.70	---
LVIP Delaware Special Opps Std	1.46%	$14.60	0.46%	$4.60	---
LVIP Mondrian International Value Std	1.85%	$18.50	0.85%	$8.50	---
LVIP SSgA Emerging Markets 100 Std	2.26%	$22.60	0.52%	$5.20	---
LVIP SSgA International Index Std	1.58%	$15.80	0.54%	$5.40	---
LVIP SSgA S&P 500 Index Std	1.28%	$12.80	0.28%	$2.80	---
LVIP SSgA Small Cap Index Std	1.42%	$14.20	0.42%	$4.20	---
LVIP T. Rowe Price Struct Md Cp Gr Std	1.82%	$18.20	0.82%	$8.20	---
LVIP UBS Large Cap Growth RPM Std	1.84%	$18.40	0.76%	$7.60	---
LVIP Vanguard Domestic Equity ETF Svc	1.95%	$19.50	0.68%	$6.80	---
LVIP Vanguard International Eq ETF Svc	1.92%	$19.20	0.76%	$7.60	---
MFS VIT Utilities Init	1.81%	$18.10	0.81%	$8.10	---
Neuberger Berman AMT Mid-Cap Growth I	2.01%	$20.10	1.00%	$10.00	---
Bond funds					
American Century VP Inflation Prot I	1.48%	$14.80	0.48%	$4.80	---
Delaware VIP Diversified Income Series	1.68%	$16.80	0.68%	$6.80	---
Delaware VIP High Yield Series	1.74%	$17.40	0.74%	$7.40	---
LVIP BlackRock Infl Prot Bd Std	1.55%	$15.50	0.55%	$5.50	---
LVIP Delaware Bond Std	1.39%	$13.90	0.39%	$3.90	---
LVIP Delaware Divers Floating Rate Svc	1.96%	$19.60	0.96%	$9.60	---
LVIP Global Income Std	1.78%	$17.80	0.73%	$7.30	---
LVIP SSgA Bond Index Std	1.49%	$14.90	0.39%	$3.90	---
PIMCO VIT Total Return Admin	1.65%	$16.50	0.65%	$6.50	---
Other					
BlackRock Global Allocation V.I. I	1.80%	$18.00	0.80%	$8.00	---
DWS Alternative Asset Allocation VIP A	2.91%	$29.10	1.67%	$16.70	---
LVIP Delaware Foundation Agg Allc Std	1.92%	$19.20	0.76%	$7.60	---
LVIP Delaware Foundation Cnsrv Allc Std	1.90%	$19.00	0.75%	$7.50	---
LVIP Delaware Foundation Mod Allc Std	2.00%	$20.00	0.76%	$7.60	---
LVIP Money Market Std	1.43%	$14.30	0.43%	$4.30	---
LVIP Protected Profile 2010 Std	2.06%	$20.60	0.74%	$7.40	---
LVIP Protected Profile 2020 Std	1.87%	$18.70	0.76%	$7.60	---