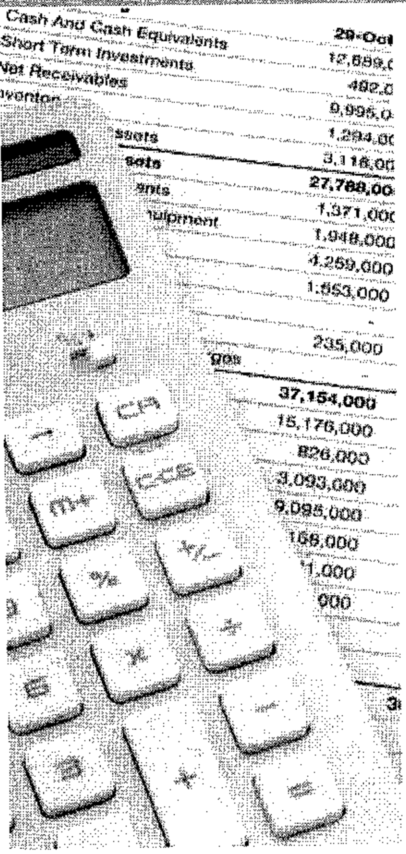
Get A Better Handle On Fees



Many public school employees invest their 403(b) contributions into a variable annuity contract. These contacts carry mortality & risk fees and surrender charges that don't apply to mutual funds.

Now, with Lincoln Investment, you can invest your 403(b) directly in mutual funds like Vanguard, American Funds, Fidelity, and Oppenheimer.

What's the difference?

With variable annuities, you...

- Invest only in those funds offered by the annuity company
- Pay on-going "mortality & risk" charges even after you retire
- Pay potential surrender charges when you take your money out

With Lincoln Investment, you can...

- Invest directly in Vanguard, Fidelity, American Funds, Oppenheimer, and thousands of other mutual funds
- Avoid the mortality & risk charges, though other fees may apply
- Withdraw your money without surrender charges
- Track your funds in the newspaper

The rules have changed. Fewer fees. More investment options. No surrender charges.

If your 403(b) is in an insurance company annuity, you can move those funds into a cost-efficient mutual fund account. I can help you roll that money over today.

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Blaymore Office Building Suite 102
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www.lincolninvestment.com

Actual investment return and principal value of both investments will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The U.S. Securities and Exchange Commission has recommended to investors (Investor Tips: Variable Annuities) that since a 403(b) investor already has tax-deferral advantages, it is more advantageous to make the maximum allowable contribution to a 403(b) plan before investing in a variable annuity. Variable annuities differ from mutual funds in that they provide lifetime income payments and death benefit protection. A plan of regular investing does not assure a profit or protect against loss in a declining market. You should consider your financial ability to continue your purchase throughout periods of fluctuating price levels. Please obtain a prospectus for complete information including charges and expenses and read it carefully before you invest or send money.

LINCOLN INVESTMENT

Jonathan B Wicker, CFS

Financial Representative

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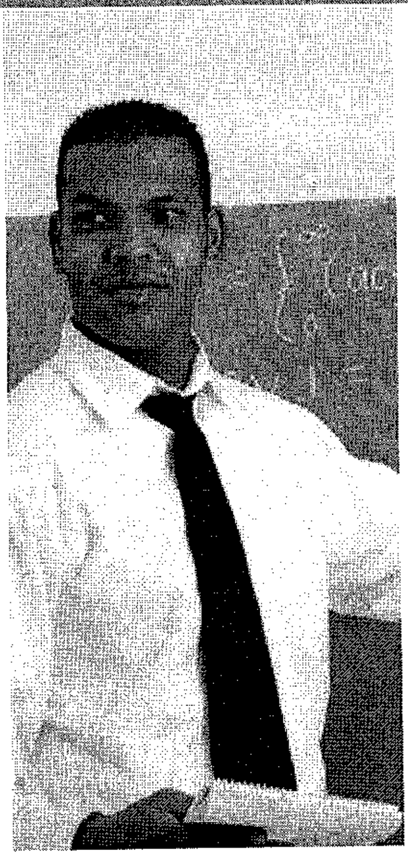
Make the Smart Choice for Your 403(b) Retirement Plan

TAX-SHELTERED ACCOUNT



How much is your 403(b) retirement plan costing you?

Comparing internal expenses of investments

When two educators earn the same return, and buy and sell at the same time, how does one end up with a considerable amount more saved than the other?

	8% Hypothetical Return		6% Hypothetical Return	
	Mr. Paymore	Mrs. Payless	Mr. Paymore	Mrs. Payless
Initial Investment	$5,000	$5,000	$5,000	$5,000
Monthly Deposits	$500	$500	$500	$500
Annual Internal Expense Ratio of Investment	(2.25%)	(1.5%)	(2.25%)	(1.5%)
Years Invested	30	30	30	30
Value at end of 30 years	$506,846	$588,048	$347,345	$398,931
	$81,202 Difference		**$51,586 Difference**	

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Advisory services offered through Capital Analysts, Legend Advisory or Lincoln Investment, Registered Investment Advisers. Securities offered through Lincoln Investment Broker/Dealer, Member FINRA/SIPC. www.lincolninvestment.com.

As these hypothetical examples point out, the internal expenses of your investment could be costing you money.

The above example is for illustrative purposes only to show the effects of the internal expenses of an investment on the long-term performance of the investment and assumes both 8% and 6% annual return. The actual return could be more or less. This does not attempt to predict actual results of any particular investment. A plan of regular investing does not assure a profit or protect against loss in a declining market. You should consider your financial ability to continue your purchase throughout periods of fluctuating price levels.

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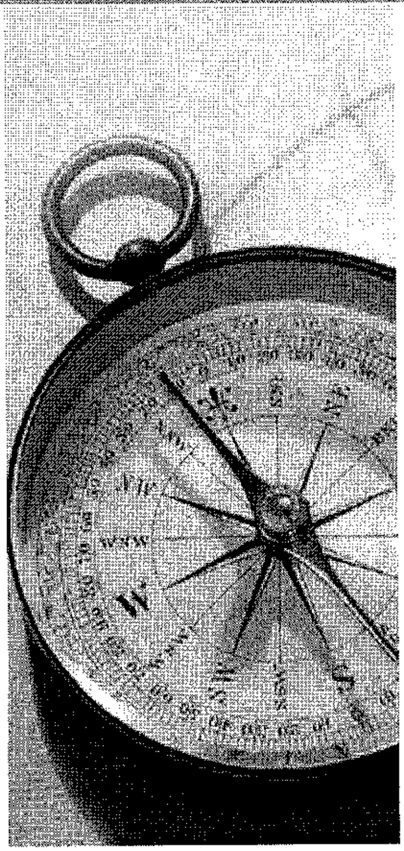
Who Would You Trust More?



For independent financial advice your choices may be:

A. Insurance company agent

B. Independent financial advisor

Why settle for an insurance company agent when an independent financial advisor can offer you the choice of investments from among many funds, fund families and insurance companies?

Our independent financial advisors offer their clients:

» A menu of over 3,000 mutual funds from more than 90 well–known fund families

» Investments with **NO sales charges** and **NO surrender charges,** providing YOU more control of your investments*

» Impartiality — our financial advisors are not owned or affiliated with any one insurance company; therefore, recommendations are based on only one thing: **your individual needs**!

Our financial advisors are part of a community of highly–regarded and experienced independent investment professionals who bring a passion and commitment to providing the best financial planning services to their clients.

Other account fees, fund expenses, brokerage commissions and service fees may apply

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Please call for more information.

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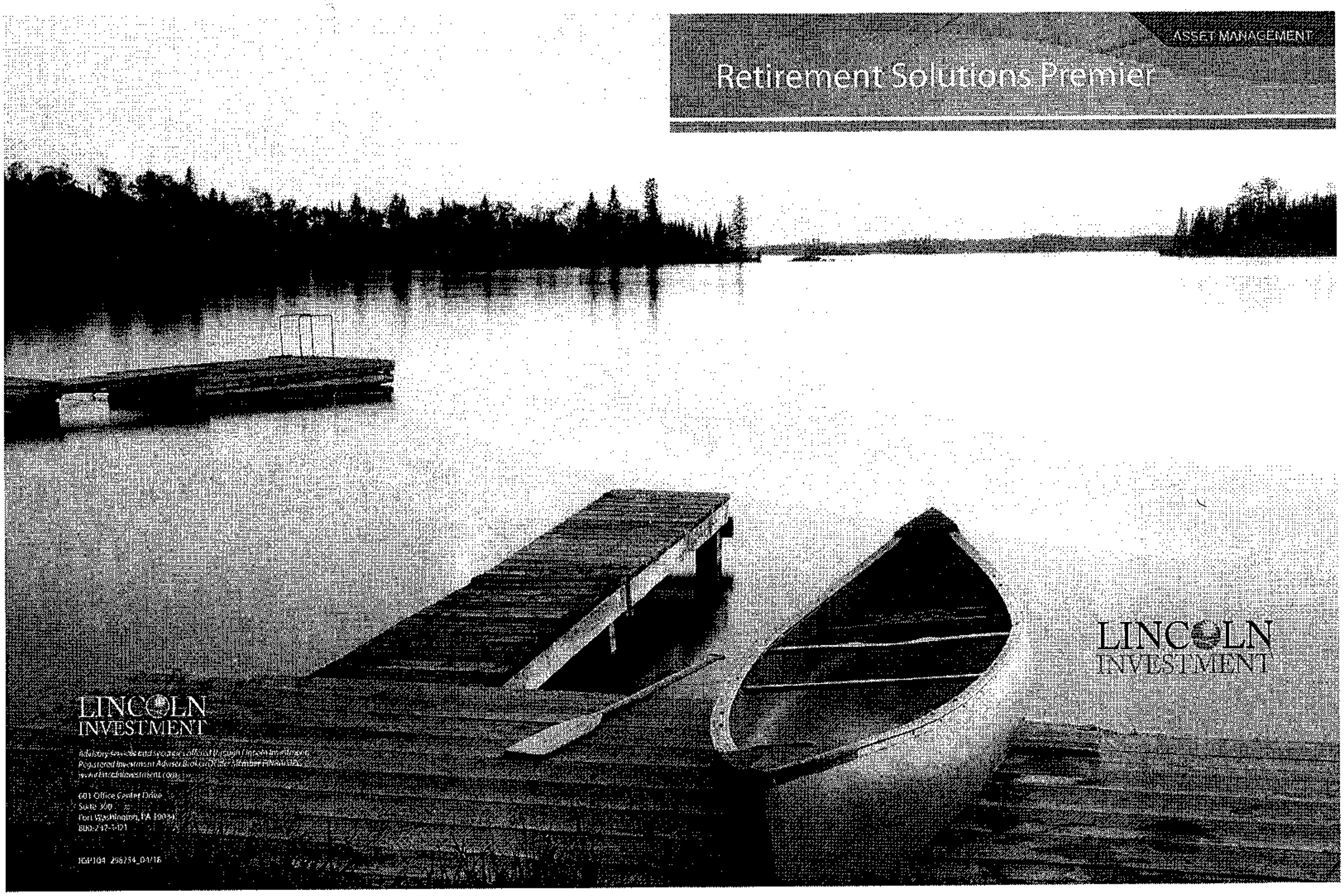
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- No sales charge to purchase or redeem shares
- Free transfer among mutual fund families

*Other account fees, fund expenses or service fees may apply.

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- Access to more than 75 mutual fund families and over 3,000 investment options

**Diversification does not guarantee a profit or protect against a loss.

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- Strategic and tactical allocation programs
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- Quarterly consolidated statements
- Web access
- One-check income source at retirement (including required minimum distribution)
- Loan provisions for 403(b) accounts
- One statement, application and site

Access personalized account services
- Define your goals
- Determine your risk level
- Develop your investment strategy
- Build a diversified portfolio
- Monitor your progress
- Review progress annually

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With the help of your financial advisor, build custom mutual fund portfolios from over 75 well respected fund families.

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Calamos
Calvert
Columbia
Davis Funds
Delaware Investments
Deutsche Funds
Dodge & Cox
DoubleLine Funds
Dreyfus
Eaton Vance
Fairholme
Federated
Fidelity Advisors Funds
First Eagle Funds
Franklin Templeton Investments
Goldman Sachs
Guggenheim (formerly Rydex/SGI)
Hartford
ICON Funds
Invesco
Ivy Funds
Janus Henderson Funds
John Hancock
JPMorgan
Legg Mason
Loomis Sayles
Lord Abbett
MainStay Investments
Meeder Funds
MFS
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1 Money market not available.

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