



You're In Charge®

RETIREMENT PLAN SERVICES



**Shape your financial future**

*Lincoln Alliance®* program

Moline-Coal Valley School District  
No. 40 403(b) Plan



## Welcome to your retirement plan!

It's a valuable benefit, so make the most of it. Saving now may help you get to where you want to be in the future.

Enrolling is fast and easy. Register online, and in just a few clicks, you're done. It's really that simple.



*Take the road to financial freedom.*

## JOIN THE PLAN.

- Visit [LincolnFinancial.com/Register](https://LincolnFinancial.com/Register) to register for online account access.
- Follow the prompts, and after registration, you'll be directed to your account page to enroll in the plan.
- Choose your contribution rate and investment option and you're enrolled!

[LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement)



WELCOME

# PLAN HIGHLIGHTS

---

## Moline-Coal Valley School District No. 40 403(b) Plan

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you have.

### How can I contribute to my retirement plan?

**You can control your contributions in the following ways:**

- You can contribute up to 100% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time. The effective date of the changes occurs as soon as administratively possible.
- You can enroll by logging in to [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement).

### When am I fully vested in my retirement plan?

**"Fully vested" means you have 100% ownership of the assets in your retirement account (your plan).**

- You always have 100% ownership of any money you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.

### What are my investment options?

**You can choose from a wide variety of investment options to meet your retirement savings goal.**

- **MAKE AN ALL-IN-ONE CHOICE** if you want one diversified portfolio managed for you.
- **MANAGE IT YOURSELF** and select your own portfolio of investments.
- **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the Default Investment Alternative (DIA) selected by your employer.

### Can I consolidate accounts from my previous retirement plans?

**You can consolidate assets from a previous retirement plan (or plans) to create an integrated savings strategy. With this option, you have the ability to:**

- Manage all of your assets in one place.
- Get a single consolidated quarterly statement.
- Access account information with a single toll-free number or a single website.
- Get help and educational assistance for all of your accounts.
- Get a potentially broader array of investment choices and account types.

Contact your financial professional for assistance in determining the course of action appropriate to your situation.

## WELCOME

### Can I access balances in my retirement savings account prior to retirement?

Your retirement plan will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money from it. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

#### Withdrawals of pretax balances

You may take a distribution from **certain available accounts** upon:

- Severance from employment
- Attainment of age 59 ½

#### Withdrawals of Roth balances

If you have a Roth account, your distribution will be a qualified distribution (tax-free) if your Roth deferral or Roth rollover account has been in place for five (5) taxable years (from the year the first Roth contribution or the Roth rollover was made to the plan, whichever was first) and the distribution is made after one of the following:

- Attainment of age 59 ½
- Disability
- Death

If the distribution conditions above are not met, the earnings may be taxable and may be subject to a 10% early distribution penalty on the taxable portion of the distribution.

Consult with your tax advisor before withdrawing any money from your account. You may wish to confirm with your plan sponsor the distributions available under your plan.

### How can I access my account?

**You can access and manage your retirement account any time:**

LincolnFinancial.com/Retirement  
800-234-3500

These highlights are a brief overview of the Moline-Coal Valley School District No. 40 403(b) Plan and not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions.

**For any investment option in the plan, including an option that is part of an asset allocation portfolio, you may obtain a prospectus or a similar document by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800-234-3500.**

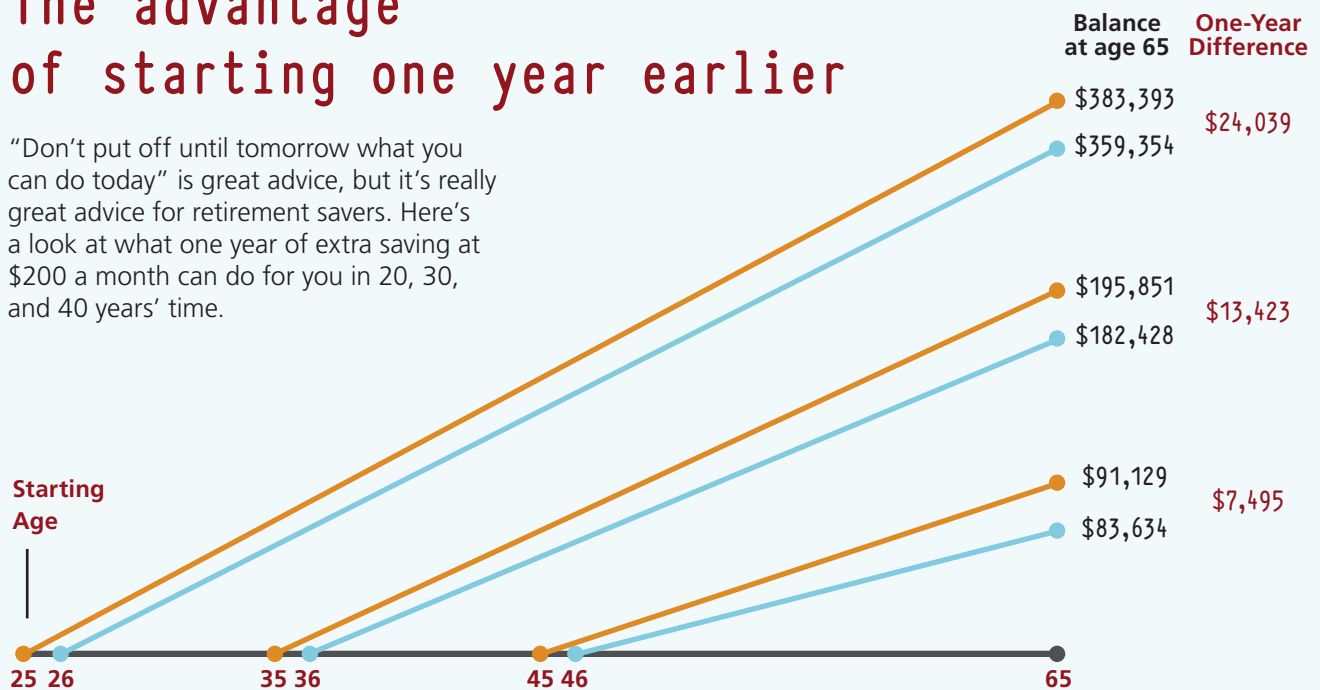


# DECIDE HOW MUCH TO SAVE

Your contributions represent the main fuel that generates the growth of your savings. In 2020, the IRS allows you to contribute up to \$19,500 to your plan, \$26,000 if you're age 50 or older. (Amounts can vary by plan.) The more you save, the greater the potential accumulation over time. The earlier you start can make a big difference, too.

## The advantage of starting one year earlier

"Don't put off until tomorrow what you can do today" is great advice, but it's really great advice for retirement savers. Here's a look at what one year of extra saving at \$200 a month can do for you in 20, 30, and 40 years' time.



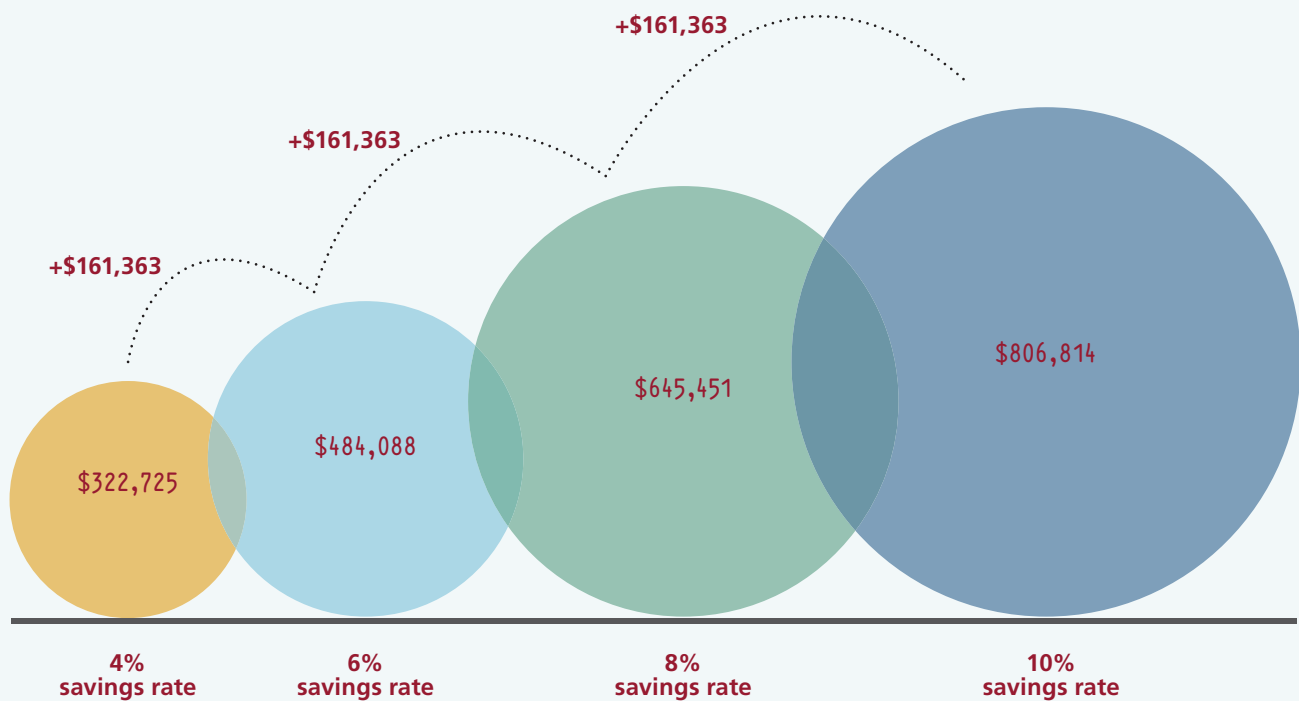
This is a hypothetical illustration and is not indicative of any product or performance; it does not reflect any taxes due upon distribution or any fees associated with investing. Investment options are subject to market risk. It assumes \$200 monthly contributions, 6% annual return, and retirement at age 65.

Keep in mind that boosting your pretax contribution has less impact on take-home pay than you may think because the amount you contribute lowers your taxable income for the year. For example, if you're in the 15% tax bracket, a \$5,000 annual contribution reduces your take-home pay by only \$4,250.

## DECIDE HOW MUCH TO SAVE

### Every little bit counts

Even a small increase in your workplace retirement plan deferral rate can make a big difference in the size of your savings. Say you're 30 years old, earn an annual salary of \$52,000, and get paid biweekly. Deferring 2% of your salary to your plan may reduce your take-home pay by \$16, but by age 65 you could potentially accumulate more than \$161,000 in retirement savings. Defer another 2% and you could gain another \$161,000. This chart shows the impact saving 2% more can make.



Savings-rate assumptions include 3% annual raises and 6% annual investment returns, calculated using the Road to Retirement® Tool, Lincoln Financial Group. Other calculations performed using the "Retirement Contribution Effects on Your Paycheck" tool at [bankrate.com](http://bankrate.com).

As a rule of thumb, try to put **10%-15% of your income toward your retirement**. It's an easy-to-remember target, and the sooner you start to save, the likelier you may be to reach your financial goals. Check your progress by using the Contribution Planner at [LincolnFinancial.com/ContributionPlanner](http://LincolnFinancial.com/ContributionPlanner).



Think long-term commitment



# Important investment information

## Performance

When used as supplemental sales literature, investment information must be accompanied by this disclosure statement

The performance data quoted represents past performance; past performance does not guarantee future results. Investment returns and principal value will fluctuate so your account balance, when redeemed, may be worth more or less than your original cost.

Current performance may be lower or higher than the performance data quoted. Instances of high double-digit returns are highly unusual and cannot be sustained. Investors should be aware that returns vary due to market conditions.

Participation in a collective trust (designated as "Trust" in the name of the investment option) is governed by terms of the trust and participation materials. An investor should carefully consider the investment objectives, risks, and charges and expenses of the collective trusts before investing. The participation materials contain this and other important information and should be read carefully before investing or sending money. Participation materials for any of the collective trusts in the program are available at 877-533-9710.

You may obtain a prospectus or similar document for each investment option in the plan by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800 234-3500.

When the fund's inception date is less than 10 years, historical performance may not be available. When this is the case, extended performance has been calculated based on the oldest share class of the fund, adjusted for fees.

Please obtain mutual fund performance data for the most recent month end by visiting [www.morningstar.com](http://www.morningstar.com) and requesting a quote using the appropriate ticker symbol.

Fund data is provided here by Morningstar, Inc.

## Morningstar Information

Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during that month, and dividing by the starting price. Reinvestments are made using the actual reinvestment price, and daily payoffs are reinvested monthly.

© 2019 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

## Issuing Company

### Fees and Expenses

Fees and expenses reduce the assets allocated to your investments under the Plan, ultimately lowering the net rate of return. In addition, the fees and expenses of the investment options in your Plan will negatively impact the net rate of return of those investments. Higher fees, of course, will impact the performance of your investments.

If the performance for an investment option reports a difference between the gross expense ratio and net expense ratio, please refer to the fund's prospectus (mutual funds) or disclosure statement (collective investment trust), which may provide an explanation of applicable fee waivers.

Fee and expense information is based on information available as of 09/30/2019.

## Benchmarks

A benchmark index gives the investor a point of reference for evaluating a fund's performance. Each investment option in the Plan's lineup is compared

with a secondary index, based on its Morningstar Category. For example, all funds in the large-growth category are compared with the Russell Top 200 Growth index.

## Investment Risk

**Foreign securities portfolios/emerging markets portfolios:** Portfolios that invest in foreign securities involve special additional risks. These risks include, but are not limited to: currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets can accentuate these risks.

**Sector portfolios:** Portfolios that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

**Nondiversified portfolios:** Portfolios that invest assets in a single issuer or a few issuers involve additional risks, including share price fluctuations, because of the increased concentration of investment.

**Small-cap portfolios:** Portfolios that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average and may be less liquid than larger companies.

**Mid-cap portfolios:** Portfolios that invest in companies with market capitalization below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

**High-yield bond portfolios:** Portfolios that invest in less-than-investment-grade-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility and increased risk of default.

**REITs:** The value of the shares of a REIT fund will fluctuate with the value of the underlying assets (real estate properties). There are special risk factors associated with REITs, such as interest rate risk and the illiquidity of the real estate market.

## Fund Restrictions

**Lincoln Stable Value Account -Z280:** Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

**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 Financial 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.

**Fund-specific restrictions:** Fund companies may have their own policies and procedures with respect to frequent purchases and redemptions of their respective shares, which may be more or less restrictive than the frequent trading policies and procedures of other investment options and of the Lincoln Financial Market Timing Policy. For example, when funds adopt a purchase blocking policy and you transfer an amount in excess of the fund's imposed limit from that investment, you will be restricted from investing back into that investment for a specified period of time. For more information on frequent purchase and redemption policies, please refer to the fund's prospectus or similar document.

## Performance and fee overview

Moline-Coal Valley School District No. 40  
403(b) Plan

	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2019						Fees	
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net
Specialty										
Principal Real Estate Securities Fd R-6 <sup>5</sup>	PFRSX	11/16	30.49	21.97	9.54	11.62	13.60	13.35	0.83	0.83
Real Estate										
S&P United States REIT TR USD			25.45	17.81	6.91	9.88	12.86			
T. Rowe Price Health Sciences I <sup>6</sup>	THISX	03/16	8.60	-8.53	10.32	9.71	17.84	11.36	0.66	0.66
Health										
S&P 1500 Health Care TR			5.83	-4.33	9.99	9.43	14.62			
T. Rowe Price New Era I <sup>6</sup>	TRNEX	12/15	8.24	-12.36	1.11	-2.30	2.25	6.45	0.56	0.56
Natural Resources										
S&P North American Natural Resources TR			9.45	-16.23	-2.80	-5.68	1.31			
International Stock										
American Funds Europacific Growth R6 <sup>1</sup>	REGX	05/09	15.72	1.14	7.38	5.02	6.07	8.66	0.49	0.49
Foreign Large Growth										
MSCI ACWI Ex USA Growth NR USD			16.21	2.03	7.37	4.86	5.82			
American Funds New World R6 <sup>2</sup>	RNWGX	05/09	17.37	7.87	9.57	5.49	6.40	9.13	0.62	0.62
Diversified Emerging Mkts										
MSCI EM NR USD			5.89	-2.02	5.97	2.33	3.37			
U.S. Stock										
Invesco Comstock R6	ICSFX	09/12	15.18	-3.58	9.84	6.50	10.94	10.56	0.41	0.40
Large Value										
Russell 1000 Value TR USD			17.81	4.00	9.43	7.79	11.46			
T. Rowe Price Blue Chip Growth I	TBCIX	12/15	19.00	2.11	18.31	14.26	15.85	14.68	0.57	0.57
Large Growth										
Russell 1000 Growth TR USD			23.30	3.71	16.89	13.39	14.94			
Vanguard 500 Index Admiral <sup>12</sup>	VFIAX	11/00	20.54	4.22	13.36	10.80	13.21	6.33	0.04	0.04
Large Blend										
Russell 1000 TR USD			20.53	3.87	13.19	10.62	13.23			
Vanguard Mid Cap Index Admiral <sup>9,12</sup>	VIMAX	11/01	22.60	3.65	10.67	9.20	13.05	9.86	0.05	0.05
Mid-Cap Blend										
Russell Mid Cap TR USD			21.93	3.19	10.69	9.10	13.07			
Vanguard Small Cap Growth Index Admiral <sup>9,12</sup>	VSGAX	09/11	21.41	-2.03	12.29	9.75	13.10	13.48	0.07	0.07
Small Growth										
Russell 2000 Growth TR USD			15.34	-9.63	9.79	9.08	12.25			
Balanced/Allocation										
Dodge & Cox Balanced <sup>3</sup>	DODBX	06/31	11.75	2.31	8.63	6.70	9.92	9.69	0.53	0.53
Allocation--50% to 70% Equity										
Morningstar Mod Tgt Risk TR USD			13.11	5.41	7.43	5.91	7.51			
T. Rowe Price Retirement Balanced I <sup>3,10</sup>	TRPTX	09/15	10.82	5.21	5.68	---	---	6.66	0.48	0.38
Allocation--30% to 50% Equity										
Morningstar Mod Con Tgt Risk TR USD			11.19	6.64	5.94	5.00	6.09			
T. Rowe Price Retirement I 2015 I <sup>7,10</sup>	TRFGX	09/15	12.42	5.52	6.83	---	---	8.04	0.46	0.43
Target-Date 2015										
Morningstar Lifetime Mod 2015 TR USD			12.28	6.45	6.19	5.15	7.05			
T. Rowe Price Retirement I 2020 I <sup>7,10</sup>	TRBRX	09/15	13.49	5.20	7.73	---	---	8.94	0.48	0.47
Target-Date 2020										
Morningstar Lifetime Mod 2020 TR USD			13.28	6.53	6.78	5.57	7.64			
T. Rowe Price Retirement I 2025 I <sup>7,10</sup>	TRPHX	09/15	14.41	4.85	8.39	---	---	9.61	0.51	0.50
Target-Date 2025										
Morningstar Lifetime Mod 2025 TR USD			14.23	6.22	7.51	6.04	8.31			



	Fund ID	Incpt. Date	Average Annual Total Returns as of 09/30/2019						Fees	
			YTD	One Year	Three Years	Five Years	Ten Years	Since Incpt.	Gross	Net
Balanced/Allocation <i>(continued)</i>										
T. Rowe Price Retirement I 2030 I <sup>7,10</sup> Target-Date 2030 Morningstar Lifetime Mod 2030 TR USD	TRPCX	09/15	15.31 15.11	4.56 5.40	9.06 8.31	--- 6.50	--- 8.90	10.22	0.54	0.53
T. Rowe Price Retirement I 2035 I <sup>7,10</sup> Target-Date 2035 Morningstar Lifetime Mod 2035 TR USD	TRPJX	09/15	16.01 15.76	4.22 4.24	9.53 8.96	--- 6.84	--- 9.29	10.67	0.58	0.56
T. Rowe Price Retirement I 2040 I <sup>7,10</sup> Target-Date 2040 Morningstar Lifetime Mod 2040 TR USD	TRPDX	09/15	16.44 16.11	3.90 3.23	9.90 9.30	--- 6.98	--- 9.42	11.03	0.59	0.58
T. Rowe Price Retirement I 2045 I <sup>7,10</sup> Target-Date 2045 Morningstar Lifetime Mod 2045 TR USD	TRPKX	09/15	16.78 16.18	3.66 2.62	10.02 9.37	--- 6.97	--- 9.38	11.12	0.61	0.59
T. Rowe Price Retirement I 2050 I <sup>7,10</sup> Target-Date 2050 Morningstar Lifetime Mod 2050 TR USD	TRPMX	09/15	16.72 16.11	3.62 2.39	10.00 9.32	--- 6.89	--- 9.28	11.10	0.61	0.59
T. Rowe Price Retirement I 2055 I <sup>7,10</sup> Target-Date 2055 Morningstar Lifetime Mod 2055 TR USD	TRPNX	09/15	16.72 16.02	3.62 2.29	10.04 9.26	--- 6.81	--- 9.17	11.09	0.65	0.59
Bond										
PIMCO Real Return Instl <sup>4</sup> Inflation-Protected Bond BBgBarc US Treasury US TIPS TR USD	PRRIX	01/97	7.53 7.58	6.54 7.13	2.27 2.21	2.13 2.45	3.52 3.46	5.68	0.98	0.98
Templeton Global Total Return R6 <sup>8,11</sup> Nontraditional Bond ICE BofAML USD 3M Dep OR CM TR USD	FTTRX	05/13	0.24 2.06	2.50 2.64	4.59 1.81	1.54 1.24	4.91 0.78	1.49	0.81	0.73
Cash/Stable Value										
Lincoln Stable Value Account -Z280 Current rate of return: 3.00% Term: Quarterly Guaranteed Minimum Interest Rate: 1.70%										

## Target-risk Disclosures

- 1 Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
- 2 Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability.
- 3 Asset allocation does not ensure a profit, nor protect against loss in a declining market.
- 4 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund (or account).
- 5 REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.
- 6 Funds that concentrate investments in one region or industry may carry greater risk than more broadly diversified funds.
- 7 The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target date funds make no changes in asset allocations after the target date is reached; other target date funds continue to make asset allocation changes following the target date (see prospectus for the fund's allocation strategy). The principal value is not guaranteed at any time, including at the target date.
- 8 The return of principal in bond portfolios is not guaranteed. Bond Portfolios have the same interest rate, inflation, credit, prepayment and market risks that are associated with the underlying bonds owned by the fund (or account). Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information. Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 9 Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- 10 Each Profile Fund is operated as a fund of funds which invests primarily in other funds rather than in individual securities. Funds of this nature may be more expensive than other investment options. The Profile Funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.
- 11 Social Awareness funds only invest in companies that meet socially responsible criteria, so exposure to certain industry sectors may be greater or less than similar funds or market indexes, and thereby may lead to performance differences.
- 12 An index is unmanaged, and one cannot invest directly in an index.





# Moline-Coal Valley School District No. 40 403(b) Plan

## Request for a Rollover

MOLI-001

### Section I Plan Information

**PLEASE PRINT CLEARLY**

Carefully read the rollover notice you received from your distributing plan before you complete the following sections on the Request for a Rollover. The choices you make will affect the taxes you owe.

If you have investment elections on file and do not correctly complete Section II of this form, your rollover will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, your rollover will be deposited into the default option designated by your employer.

### Step A: Participant Information

Information provided on this form will be used exclusively for administering your account and sending financial documents and information related to your plan.

Name: \_\_\_\_\_ SSN#: \_\_\_\_\_  
First Middle Last Suffix (i.e., Jr., Sr.)

Address: \_\_\_\_\_  
Street City State ZIP

Birth Date: \_\_\_\_\_ ☐ Married ☐ Male Daytime Phone: \_\_\_\_\_

Date of hire: \_\_\_\_\_ ☐ Not married ☐ Female Evening Phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

☐ I elect to receive prospectuses, supplements and shareholder reports related to my account electronically. Notices will be provided to my email address above. If the email address I provide is not valid, or if I do not provide an email address, I will receive such documents in paper form by U.S. mail. I may also request documents in paper form at no charge by calling 800-234-3500, or change my delivery preference at LincolnFinancial.com.

### Step B: What was your former plan (Complete all of Step B)

Amount of rollover: ☐ \$ \_\_\_\_\_ or ☐ \_\_\_\_\_ %

I am requesting a **rollover** of my existing:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Pretax contributions from a 401(a)     | <input type="checkbox"/> Roth contributions from a 401(k)     | <input type="checkbox"/> After-tax contributions from a 401(k) |
| <input type="checkbox"/> Pretax contributions from a 401(k)     | <input type="checkbox"/> Roth contributions from a 403(b)     | <input type="checkbox"/> After-tax contributions from a 403(b) |
| <input type="checkbox"/> Pretax contributions from a 403(b)     | <input type="checkbox"/> Roth contributions from a 457(b) Gov | <input type="checkbox"/> After-tax contributions from a 401(a) |
| <input type="checkbox"/> Pretax contributions from a 457(b) Gov |   |  |
| <input type="checkbox"/> Pretax contributions from an IRA       |   |  |

If your **rollover** includes Roth contributions, indicate total Roth contributions \$ \_\_\_\_\_ and earnings \$ \_\_\_\_\_.

Year of first contribution \_\_\_\_\_.

My current account is with (check one): ☐ Lincoln ☐ Other

Former employer's name: \_\_\_\_\_ Daytime Phone: \_\_\_\_\_

Previous Account Number(s): \_\_\_\_\_

Name of annuity provider, custodian or trustee: \_\_\_\_\_

Contact person: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State ZIP

**You must provide one of the following forms of documentation in order to process your rollover:**

- ☐ Copy of most recent statement from the prior plan  
(Documentation must clearly confirm type of plan, i.e., 401(k), 403(b), 457(b) governmental plan or IRA)

# Request for a Rollover

MOLI-001

- ☐ Letter from prior plan sponsor indicating the type of plan where rollover originated
- ☐ Copy of prior plan sponsor's IRS determination letter

Failure to provide one of the above forms of supporting information will delay the processing of your rollover request until such supporting information is received.

## Step C: Signatures

### Participant

By signing below, I certify that:

- Residents of all states except Alabama, Arkansas, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia and Washington, please note: Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.
- For Alabama residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.
- For Arkansas, Louisiana, and Rhode Island residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- For Colorado, Kentucky, Maine, Ohio, and Tennessee residents only:** Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.
- For District of Columbia residents only:** WARNING: it is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- For Florida residents only:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- For Kansas residents only:** Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of fraud as determined by a court of law.
- For Maryland residents only:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- For New Jersey residents only:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- For New Mexico residents only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
- For Oklahoma residents only:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- For Oregon residents only:** Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, may commit a fraudulent insurance act, which may be a crime and may be subject such person to criminal and civil penalties.
- For Pennsylvania residents only:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- For Vermont residents only:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
- For Virginia residents only:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.
- For Washington residents only:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.
- I have read, understand and agree to the terms on this form, the disclosures outlined and the distribution restrictions contained in the enrollment booklet.
- This transaction contains only eligible rollover dollars. In addition, my investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations affiliated with the *Lincoln Alliance*® program and are solely for my benefit, based on my investment elections in Step D of this form.
- I have read and understand the rollover notice I received from my distributing plan.
- I request to have this transaction processed immediately. I understand that my participation, including my rollover contribution and any associated earnings, will be governed by the provisions contained in the receiving retirement plan.
- This rollover was transferred within 60 days after I received such payment, if applicable.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Retirement Consultant name:

\_\_\_\_\_  
Agent Code (if any)

## Trustee Acceptance

Be advised that the Lincoln Financial Group Trust Company, Inc. is acting as trustee/custodian and is willing to accept the proceeds from the above-referenced plan or account into the trust/custodial account, in the *Lincoln Alliance*® program.



---

**Return this form to:**

Moline-Coal Valley Community Unit School District 40  
c/o Lincoln Retirement Services Company, LLC  
P.O. Box 7876  
Fort Wayne, IN 46801-7876

Instructions for former provider

***Please make check payable to:***

Lincoln Financial Group Trust Company, Inc.

**For the benefit of:** Participant Name/SSN

***Please mail check to:***

Moline-Coal Valley Community Unit School District 40  
c/o Lincoln Retirement Services Company, LLC  
P.O. Box 7876  
Fort Wayne, IN 46801-7876

---



# Moline-Coal Valley School District No. 40 403(b) Plan

## Request for a Rollover

MOLI-001

### Section II Investment Information

PLEASE PRINT CLEARLY

#### Step D: Decide how to invest

Name: \_\_\_\_\_ SSN#: \_\_\_\_\_  
First Middle Last Suffix (i.e., Jr., Sr.)

#### INVESTMENT ELECTIONS:

NOTE: If you have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the investment elections you have on file. If you do not have investment elections on file and do not correctly complete Section II of this form, your transfer will be deposited into the default investment option designated by your employer. You will then be able to move your assets out of that investment option.

☐ I want to apply my transfer amount to my current investment elections on file.

*Do not complete any other section in **Decide how to invest**.*

#### **Make an all-in-one choice - This election applies to all contribution types**

**Choose only one Make an all-in-one choice option at 100%. Do not complete any other section in **Decide how to invest**.**

#### Target-date funds

- |   |   |
|---|---|
| <input type="checkbox"/> 100% T. Rowe Price Retirement I 2015 I | <input type="checkbox"/> 100% T. Rowe Price Retirement I 2040 I |
| <input type="checkbox"/> 100% T. Rowe Price Retirement I 2020 I | <input type="checkbox"/> 100% T. Rowe Price Retirement I 2045 I |
| <input type="checkbox"/> 100% T. Rowe Price Retirement I 2025 I | <input type="checkbox"/> 100% T. Rowe Price Retirement I 2050 I |
| <input type="checkbox"/> 100% T. Rowe Price Retirement I 2030 I | <input type="checkbox"/> 100% T. Rowe Price Retirement I 2055 I |
| <input type="checkbox"/> 100% T. Rowe Price Retirement I 2035 I |   |

**Rebalancing is handled for you.** When you select a portfolio, your account balances will be automatically rebalanced periodically. The rebalancing process is based on the portfolio's investment mix and objectives. Please note: If your current investment elections include an auto-rebalance feature and you elect to roll over money into different investment elections, all of your investment options will be included in the next scheduled rebalance.

**Continue to the next page for "Manage it yourself"**

**Step D: Decide how to invest** *continued***Manage it yourself. This election applies to all contribution types.**

Do not complete *Manage it yourself* if you completed another section in **Decide how to invest**.

Use this section to indicate your asset allocations. Your percentages must add up to 100% in increments of 1%.

**Percentages Investment Options****Cash/Stable Value**

\_\_\_\_\_ % Lincoln Stable Value Account -Z280

**Bonds**

\_\_\_\_\_ % PIMCO Real Return Instl

\_\_\_\_\_ % Templeton Global Total Return R6

**Balanced/Asset Allocation**

\_\_\_\_\_ % Dodge & Cox Balanced

\_\_\_\_\_ % T. Rowe Price Retirement Balanced I

\_\_\_\_\_ % T. Rowe Price Retirement I 2015 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2020 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2025 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2030 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2035 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2040 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2045 I

\_\_\_\_\_ % T. Rowe Price Retirement I 2050 I

**All investment percentages must equal 100%**

**Percentages Investment Options****Balanced/Asset Allocation Continued...**

\_\_\_\_\_ % T. Rowe Price Retirement I 2055 I

**U.S. Stocks**

\_\_\_\_\_ % Invesco Comstock R6

\_\_\_\_\_ % T. Rowe Price Blue Chip Growth I

\_\_\_\_\_ % Vanguard 500 Index Admiral

\_\_\_\_\_ % Vanguard Mid Cap Index Admiral

\_\_\_\_\_ % Vanguard Small Cap Growth Index Admiral

**International Stocks**

\_\_\_\_\_ % American Funds Europacific Growth R6

\_\_\_\_\_ % American Funds New World R6

**Specialty**

\_\_\_\_\_ % Principal Real Estate Securities Fd R-6

\_\_\_\_\_ % T. Rowe Price Health Sciences I

\_\_\_\_\_ % T. Rowe Price New Era I

**100% = Total**

**Participant signature****By signing below, I certify that:**

- I have read and understand the Investment Elections in Step D.
- I authorize my transferred assets to be invested in the retirement plan in the manner indicated above.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organizations affiliated with the *Lincoln Alliance*® program.
- I understand that I can make changes to my investment options at LincolnFinancial.com or by calling the *Lincoln Alliance*® program Customer Contact Center at 800-234-3500.

Participant Signature

Date

**Return this form to:**

Moline-Coal Valley Community Unit School District 40 c/o Lincoln Retirement Services Company, LLC, P.O. Box 7876, Fort Wayne, IN 46801-7876

**Important Information**

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Lincoln Financial Group Trust Company, Inc. (a New Hampshire company) is a wholly owned subsidiary of Lincoln Retirement Services Company, LLC.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Retirement Services Company, LLC, and Lincoln Financial Advisors Corporation, herein separately and collectively referred to as ("Lincoln").

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.





## Lincoln Financial Group® Privacy Practices Notice

The Lincoln Financial Group companies\* are committed to protecting your privacy. To provide the products and services you expect from a financial services leader, we must collect personal information about you. We do not sell your personal information to third parties. This Notice describes our current privacy practices. While your relationship with us continues, we will update and send our Privacy Practices Notice as required by law. Even after that relationship ends, we will continue to protect your personal information. You do not need to take any action because of this Notice, but you do have certain rights as described below.

---

### Information We May Collect And Use

We collect personal information about you to help us identify you as our customer or our former customer; to process your requests and transactions; to offer investment or insurance services to you; to pay your claim; to analyze in order to enhance our products and services; or to tell you about our products or services we believe you may want and use; and as otherwise permitted by law. The type of personal information we collect depends on the products or services you request and may include the following:

- **Information from you:** When you submit your application or other forms, you give us information such as your name, address, Social Security number; and your financial, health, and employment history.
- **Information about your transactions:** We maintain information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; and your payment and claims history.
- **Information from outside our family of companies:** If you are purchasing insurance products, we may collect information from consumer reporting agencies such as your credit history; credit scores; and driving and employment records. With your authorization, we may also collect information, such as medical information from other individuals or businesses.
- **Information from your employer:** If your employer purchases group products from us, we may obtain information about you from your employer in order to enroll you in the plan.

---

### How We Use Your Personal Information

We may share your personal information within our companies and with certain service providers. They use this information to process transactions you have requested; provide customer service; to analyze in order to enhance our products and services; and inform you of products or services we offer that you may find useful. Our service providers may or may not be affiliated with us. They include financial service providers (for example, third party administrators; broker-dealers; insurance agents and brokers, registered representatives; reinsurers and other financial services companies with whom we have joint marketing agreements). Our service providers also include non-financial companies and individuals (for example, consultants; vendors; and companies that perform marketing services on our behalf). Information we obtain from a report prepared by a service provider may be kept by the service provider and shared with other persons; however, we require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law.

When you apply for one of our products, we may share information about your application with credit bureaus. We also may provide information to group policy owners, regulatory authorities and law enforcement officials, and to other non-affiliated or affiliated parties as permitted by law. In the event of a sale of all or part of our businesses, we may share customer information as part of the sale. **We do not sell or share your information with outside marketers who may want to offer you their own products and services; nor do we share information we receive about you from a consumer reporting agency. You do not need to take any action for this benefit.**

---

## Security of Information

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. Employees who have access to your personal information are required to keep it confidential. Employees are required to complete privacy training annually.

---

## Your Rights Regarding Your Personal Information

**Access:** We want to make sure we have accurate information about you. Upon written request we will tell you, within 30 business days, what personal information we have about you. You may see a copy of your personal information in person or receive a copy by mail, whichever you prefer. We will share with you who provided the information. In some cases we may provide your medical information to your personal physician. We will not provide you with information we have collected in connection with, or in anticipation of, a claim or legal proceeding. If you request a copy of the information, we may charge you a fee for copying and mailing costs. In very limited circumstances, your request may be denied. You may then request that the denial be reviewed.

**Accuracy of Information:** If you feel the personal information we have about you is inaccurate or incomplete, you may ask us to amend the information. Your request must be in writing and must include the reason you are requesting the change. We will respond within 30 business days. If we make changes to your records as a result of your request, we will notify you in writing and we will send the updated information, at your request, to any person who may have received the information within the prior two years. We will also send the updated information to any insurance support organization that gave us the information, and any service provider that received the information within the prior 7 years. If your requested change is denied, we will provide you with reasons for the denial. You may write to request the denial be reviewed. A copy of your request will be kept on file with your personal information so anyone reviewing your information in the future will be aware of your request.

**Accounting of Disclosures:** If applicable, you may request an accounting of disclosures made of your medical information, except for disclosures:

- For purposes of payment activities or company operations;
- To the individual who is the subject of the personal information or to that individual's personal representative;
- To persons involved in your health care;
- For notification for disaster relief purposes;
- For national security or intelligence purposes;
- To law enforcement officials or correctional institutions;
- Included in a limited data set; or
- For which an authorization is required.

You may request an accounting of disclosures for a time period of less than six years from the date of your request.

**Basis for Adverse Underwriting Decision:** You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Your state may provide for additional privacy protections under applicable laws. We will protect your information in accordance with these additional protections.

Questions about your personal information should be directed to:

Lincoln Financial Group  
Attn: Enterprise Compliance and Ethics  
Corporate Privacy Office, 7C-01  
1300 S. Clinton St.  
Fort Wayne, IN 46802

**Please include all policy/contract/account numbers with your correspondence.**

\*This information applies to the following Lincoln Financial Group companies:

First Penn-Pacific Life Insurance Company  
Lincoln Financial Group Trust Company, Inc.  
Lincoln Investment Advisors Corporation  
Lincoln Financial Distributors, Inc.

Lincoln Life & Annuity Company of New York  
Lincoln Retirement Services Company, LLC  
Lincoln Variable Insurance Products Trust  
The Lincoln National Life Insurance Company



*The journey begins*

**CONGRATS**

# HELPING YOU ACHIEVE BETTER RETIREMENT OUTCOMES

We've helped more than 1.4 million Americans save, plan and retire. We look forward to guiding you every step of the way — with resources and insight to help you enroll, decide how much to save, select investments, manage life events and transition into retirement. Because we're optimistic about your future, and we think you should be, too.

For more information, contact your financial representative or visit [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement).



Explore the possibilities

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2017 Lincoln National Corporation

[LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement)

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.

LCN-1658967-120716

PRNT 3/17 Z02

Order code: DC-PNEK-BRC001

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

**Mutual funds and variable annuities are sold by prospectus. Investors are advised to consider carefully the investment objectives, risks, and charges and expenses of a mutual fund, and in the case of a variable annuity, the variable contract and its underlying investment options. To obtain a mutual fund or variable annuity prospectus that contains this and other information call 800-4LINCOLN. Read the prospectus carefully before investing or sending money.**

Variable annuities are long-term investment products designed particularly for retirement purposes and are subject to market fluctuation, investment risk and possible loss of principal. Variable annuities contain both investment and insurance components, and have fees and charges, including mortality and expense, administrative and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals will reduce the death benefit and cash surrender value. There is no

additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Variable annuities sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. For all other states, variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer.

**The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of the appropriate issuing company.**

The mutual fund-based programs include certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services.