

The key highlights of a New Jersey 457/LOSAP (Length of Service Award Program) are:

1. Purpose of Plan

- a) Reward the volunteer for service to the community;
- b) Tax Deferred Income Benefits;
- c) Supplemental Retirement Plan;

2. Tax Benefits

- a) Pre-tax contribution through sponsoring agency;
- b) Tax deferred earnings accumulate on a compound basis until withdrawn;
- c) Certain taxes will be due upon withdrawal;
- d) No effect on other Pension Benefits, Social Security or IRA contributions;

3. Contribution Limits

- a) Up to the maximum approved local limit
- b) Federal maximum annual contribution - \$6,000;

4. Eligible Participants

- a) Emergency services personnel who qualify under adopted LOSAP rules.
- b) Attaining annual active service requirements.

5. Funds may be withdrawn (without IRS penalty), as follows:

- a) Separation from Volunteer Service;
- b) Financial Hardship;
- c) Disability;
- d) Death;

6. Vested funds may be transferred - to a similar LOSAP plan with another LOSAP provider. Funds cannot be transferred to an IRA.

7. Investments offered - Variable Annuity (Multi-Fund®) *

- Thirty-Nine Investment Options and Fixed Account;
- Competitive Current Interest Rate on Fixed Account;
- Free Transfer Privileges between Investment Options;
- No Initial Sales Charge;
- Low Administrative Fees;
- Lump-Sum, Automatic Withdrawal, or Multiple Income Options Available at Separation;

Annuities are long-term retirement planning vehicles and can offer lifetime income and death benefits to help meet financial needs and goals. Variable annuities offer a wide variety of investment options that provide for diversification opportunities. There are many types of distribution options available to an investor when taking money from an annuity. Annuities contain mortality and expense charges, administrative charges, and surrender charges for early withdrawals, an annual contract fee, and investment management expenses. Refer to the prospectus for more information.

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LOSAP/ 457 Consultants
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Taxes will be due upon distribution. The investment return and principal value of a variable annuity will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost.

Consider the investment objectives, risks, charges and expenses of the variable product and its underlying investment options carefully before investing. The prospectus contains this and other information about the variable product and its underlying investment options. A prospectus is available by calling us or by visiting our web site (www.LFG.com). Read it carefully before investing or sending money.

Bruce Linger and Anthony Cingire Jr. are registered representatives of Lincoln Financial Advisors.

Securities offered through Lincoln Financial Advisors Corp, a broker/dealer (SIPC). The Multi-Fund® Variable Annuity Contract is issued by The Lincoln National Life Insurance Co. on Contract 18829 and variations thereof. Not for use in New York.

For plan sponsor use. Not for use with the public.

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