

## Revenue Sharing & Marketing Support

### Mutual Fund Products

Lincoln Financial Advisors offers a broad selection of mutual funds. We believe it is important that our financial planners evaluate these funds and assist you in selecting the funds that meet your investment needs. Because there are more than 11,000 mutual funds available for sale, we focus on a select group of some of the largest and most well-known mutual fund families that offer a broad range of investment products.

Some investment companies whose mutual funds we sell participate in activities that are designed to help facilitate the distribution of their products by making our financial planners more knowledgeable about their funds, such as educational programs and marketing activities including, but not limited to, attendance by fund representatives at LFA conferences, one-on-one marketing meetings and due diligence presentations to our planners.

LFA receives additional compensation, sometimes called revenue sharing, from many of these funds. These payments are paid out of the fund's distributor's, investment advisor's or other fund affiliate's assets, not from the fund's assets and therefore would not appear as an item in a fund's expense table. None of the payments received by LFA are paid or directed to any financial planner who sells these funds. In addition, LFA planners do not receive a greater or lesser commission for sales of mutual funds for which LFA receives these payments.

The mutual fund families that participate in the program described above are:

Alliance Bernstein	John Hancock
American Funds	JP Morgan
Brinker Capital Inc.	Lord Abbett
Blackrock	MFS
Columbia Investments	Nuveen
Delaware Investments	Oppenheimer Funds
Eaton Vance	Pacific Life
Fidelity Advisor Funds	PIMCO
Franklin Templeton	Putnam Investments
Hartford	Sammons Financial
Invesco	Stadion Money Management

While the arrangement with each fund family may vary, each fund family may pay up to 25 basis points (0.25%) of the gross amount of each sale, and/or up to 10 basis points (0.10%) annually of the assets held at the fund family. For example, for a \$10,000 transaction with a participating fund family, LFA would receive a one-time \$25 payment, and/or a \$5 annual payment for the period during which the assets remain at the fund family. Participating fund families may also make additional payments to LFA for attendance at various educational meetings hosted by LFA throughout the year.

In addition to the mutual fund families listed above which have formal revenue sharing agreements, other mutual fund families may make flat dollar payments to LFA from time to time. These payments are not made as part of any formalized sales based or asset based agreement, but rather for specific activities including but not limited to exhibit booth space or presentation opportunities at LFA national meetings.

In addition to sales loads and 12b-1 fees described in the prospectus, NFS or your brokerage firm may receive compensation up to 35 basis points of the average daily net assets of certain mutual funds in connection with your purchase of those mutual funds, and/or the on-going maintenance of your brokerage account with respect to those shares. The compensation is paid by the mutual fund and/or its affiliate. Additional information about the source and amount of the compensation will be furnished to you upon written request.