



The Lincoln National Life Insurance Company

For use with: Lincoln Alliance® program

Diocese of Winona-Rochester Lay Employees Retirement Plan DOW-001

Salary reduction agreement

Location Code: _____

Effective Date: _____

PLEASE PRINT CLEARLY

Step A: Participant Information

Name: _____ Employee ID: _____
Last First Middle

Address: _____
Street City State ZIP

Birth Date: _____ Married Male Daytime Phone: _____

Date of hire: _____ Not married Female Evening Phone: _____

Step B: Decide how much to save

Choose one:

I elect to contribute this percentage Pretax _____% Roth _____%

I do not want to contribute through salary deferrals. Please complete the remainder of the form.

Step C: Read these statements carefully

- The employer will reduce your pay by the amount indicated (in Step B above) per pay period. The employer will send this amount to the provider as contributions.
The first payroll deduction will take place as soon as administratively possible after we receive this form.
While employment continues, this agreement legally binds both you and the employer for amounts deferred while it is in effect. A new agreement must be submitted to change your percentage.
This agreement will apply only to amounts not yet currently available to you. It will not apply to any amounts earned after the agreement is terminated.
If you do not provide investment choices, your contributions will be invested in the default fund chosen by your employer.

Step D: Signatures

By signing below, I certify that:

- I have read, understand and agree to the terms of the Salary Reduction Agreement. The signature of the plan administrator certifies that the plan administrator also agrees to the Salary Reduction Agreement.

Participant's Signature Date

Plan Administrator

Plan administrator's signature Date

Return this form to:

Your employer's Human Resources department

Mutual funds in the Lincoln Alliance® program are sold by prospectus. An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus contains 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.

Lincoln Retirement Services Company, LLC is an affiliate of Lincoln National Corporation. 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.

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