



Diocese of Winona-Rochester Lay Employees Retirement Plan
Request for a Contract Exchange
Section I Plan Information
DOW-001
PLEASE PRINT CLEARLY

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

Address: Street City State ZIP

Birth Date: Married Male Daytime Phone:
Date of hire: Not married Female Evening Phone:

Email 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: Your current provider (Complete all of Step B)

My current 403(b) account that I would like to transfer over 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: Email address:

Address: Street City State ZIP

NOTE: The contract exchange rules state that a full or partial transfer out of a 403(b) annuity or custodial account is a non-taxable event only if the transfer is made to another 403(b) account subject to the same or more stringent distribution restrictions.

Step C: How much do you want to transfer

Please transfer the amount listed below to Lincoln Financial Group Trust Company, Inc. as successor custodian.

Select one: Complete - Liquidate all of the above referenced account and transfer the assets.
Partial - Liquidate assets totaling \$ and transfer the assets.

NOTE: If you are 70 1/2 or older and are currently receiving Required Minimum Distributions, contact Customer Service at 800-234-3500 to establish your ongoing Required Minimum Distribution under the Lincoln Alliance program.

Step D: Break down the amount of the transfer from the existing plan provider

The existing plan provider must complete this section. Dollar amounts must be provided.

\*If Other Employer contributions are entered please indicate name of money type

\*\*Roth contributions. Provide the year that the first contribution was made:

\*\*\*After-Tax contributions (excluding Roth).

The check must be accompanied by information that reflects any grandfathered balances for withdrawal restrictions. Missing source information may delay processing your transaction and Lincoln may treat monies being transferred as elective deferral amounts which could limit the amount available for future distributions. Provide appropriate amounts in the boxes below:

Table with columns: 403(b)(1) annuity contract, Employer (Matching, Non-Matching, \*Other), Employee (Pre-Tax, \*\*Roth, \*\*\*After-Tax). Rows for account balances as of 12/31/86 and 12/31/88.

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.

Post-1998 salary reduction contributions	\$	\$	\$	\$	\$	\$
<b>403(b)(7) custodial contract</b>						
Account balances as of 12/31/86	\$	\$	\$	\$	\$	\$
Account balances as of 12/31/88	\$	\$	\$	\$	\$	\$
Post-1998 salary reduction contributions	\$	\$	\$	\$	\$	\$
<b>Total transfer breakdown</b>	\$	\$	\$	\$	\$	\$

## Step E: Signatures

### Participant

#### Information about the timing of your transfer

- Use this form to request a Contract Exchange of your 403(b) annuity or custodial account assets to the 403(b)(7) custodial account in the *Lincoln Alliance*<sup>®</sup> program. Throughout this form, the term "transfer" is used to describe the tax-free total or partial exchange of one account for another based on the final 403(b) regulations published on July 26, 2007.
  - Transfers from a Lincoln Financial Group (Lincoln)<sup>1</sup> annuity contract to the investment options offered through the *Lincoln Alliance*<sup>®</sup> program are liquidated on the date of receipt at Lincoln. Once Lincoln prices a redemption request, it may take an additional 3-5 business days to apply the investment options you have selected. During this process, your assets will not be subject to market gains or losses until the transfer is complete. You will receive a confirmation notice when your transfer has been processed out of your annuity contract and again when it has been processed into the fund selection offered through the *Lincoln Alliance*<sup>®</sup> program.
  - Circumstances such as incomplete forms, trading deadlines or unusually high volumes may result in additional time to process your transfer.
  - For questions regarding transfers from non-Lincoln contracts, contact your previous provider.
- <sup>1</sup> Affiliates of Lincoln National Corporation include The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York and Lincoln Retirement Services Company, LLC, 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.

#### 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.

# Request for a Contract Exchange

DOW-001

- If my employer is currently sending contributions to Lincoln or if an Information Sharing Agreement is in place, Lincoln will accept contract exchanges without delay.
- If my employer is not currently sending contributions to Lincoln, Lincoln will hold the exchange and forward an Information Sharing Agreement to the employer that I identify.
- I should contact my employer to determine if Lincoln is an approved vendor or if an Information Sharing Agreement has been completed. If not, I will need to consider another contract exchange to a 403(b) provider approved by my employer or a direct rollover to an IRA or another retirement plan if I am eligible.
- I verify that this transfer contains only dollars from another 403(b) annuity contract or custodian account.
- I have read the above information and authorize the transfer solely for my benefit, based on my investment elections in Section II of this form.
- I also understand that my participation, including my transfer and any associated earnings, will be governed by the provisions contained in the retirement plan.

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Your Signature

Date

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Retirement Consultant name:

Agent Code (if any)

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## 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*<sup>®</sup> program.

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## Return this form to:

Diocese of Winona-Rochester  
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:**  
Diocese of Winona-Rochester  
Lincoln Retirement Services Company, LLC  
P.O. Box 7876  
Fort Wayne, IN 46801-7876



# Diocese of Winona-Rochester Lay Employees Retirement Plan

## Request for a Contract Exchange

### Section II Investment Information

DOW-001

PLEASE PRINT CLEARLY

#### Step F: 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**.*

If you select a portfolio from **Make an all-in-one choice**, your account balance and all future contributions will be allocated to the portfolio you select upon rebalancing.

The following investment options are asset allocation portfolios primarily consisting of a combination of bond-based and stock-based funds that correspond to a specific time horizon and risk profile. The mix or asset allocations of funds and other investments making up the portfolio (and owned by you) will change over time, becoming more conservative as you approach or progress through retirement.

#### Target-date + target-risk portfolios

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> 100% 2025 Conservative | <input type="checkbox"/> 100% 2025 Moderate | <input type="checkbox"/> 100% 2025 Aggressive |
| <input type="checkbox"/> 100% 2035 Conservative | <input type="checkbox"/> 100% 2035 Moderate | <input type="checkbox"/> 100% 2035 Aggressive |
| <input type="checkbox"/> 100% 2045 Conservative | <input type="checkbox"/> 100% 2045 Moderate | <input type="checkbox"/> 100% 2045 Aggressive |
| <input type="checkbox"/> 100% 2055 Conservative | <input type="checkbox"/> 100% 2055 Moderate | <input type="checkbox"/> 100% 2055 Aggressive |
| <input type="checkbox"/> 100% 2065 Conservative | <input type="checkbox"/> 100% 2065 Moderate | <input type="checkbox"/> 100% 2065 Aggressive |

#### Retirement allocation portfolios

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> 100% Conservative Retirement | <input type="checkbox"/> 100% Moderate Retirement | <input type="checkbox"/> 100% Aggressive Retirement |
|---|---|---|

**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.

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

Step F: 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	Percentages Investment Options
<b>Cash/Stable Value</b>	<b>U.S. Stocks Continued...</b>
_____ % Lincoln Stable Value Account -LNGPE	_____ % Columbia Large Cap Index A
<b>Bonds</b>	_____ % Delaware Small Cap Value Instl
_____ % Ave Maria Bond	_____ % Dodge & Cox Stock
_____ % BlackRock Inflation Protected Bond Instl	_____ % MFS Growth R3
_____ % JPMorgan Core Bond I	_____ % MFS Mid Cap Value R4
_____ % T. Rowe Price High Yield	_____ % Victory RS Mid Cap Growth Y
<b>U.S. Stocks</b>	<b>International Stocks</b>
_____ % Ave Maria Growth	_____ % American Funds Europacific Growth R4
_____ % Baron Small Cap Retail	_____ % T. Rowe Price International Discovery
_____ % Catholic Investor Large Cap Growth I	<b>Specialty</b>
_____ % Catholic Investor Large Cap Value I	_____ % T. Rowe Price Real Estate
_____ % Catholic Investor Small Cap I	
<b>All investment percentages must equal 100%</b>	<b>100% = Total</b>

**Participant signature**

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

- I have read and understand the Investment Elections in Step F.
- I authorize my transferred assets to be invested in the retirement plan in the manner indicated above.
- I have read and I understand and agree to the terms and disclosures on this form.
- My investment choices are my own, and they were not recommended to me by Lincoln Financial Advisors or any other organization affiliated with the *Lincoln Alliance*<sup>®</sup> program.
- I understand that I can make changes to the data on this form at LincolnFinancial.com or by calling the Lincoln Customer Contact Center at 800-234-3500.

Participant's signature (prior plan)

Date

**Return this form to:**

Diocese of Winona-Rochester, c/o Lincoln Retirement Services Company, LLC, P.O. Box 7876, Fort Wayne, IN 46801-7876

**Important Information**

Mutual funds in the *Lincoln Alliance*<sup>®</sup> 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*<sup>®</sup> 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.

Target date asset allocation portfolios are designed for investors planning to retire close to the year indicated in the name of the fund portfolio. The manager invests each asset allocation portfolio in accordance with an asset allocation between stocks (equity) and bonds (fixed income), which will become more conservative over time as the target maturity date draws closer and, following that date, as the investor moves further into retirement.

Target risk asset allocation portfolios are designed for investors with a specific risk profile. The mix of asset allocation of the underlying investments within the portfolio will reflect the risk profile indicated in the name of the portfolio. The manager invests each asset allocation portfolio in accordance with an asset allocation between stocks (equity) and bonds (fixed income), which will become more conservative over time.

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Asset allocation portfolios' mixture of investments is designed to reduce the volatility of investment returns while still providing the potential for higher long-term total returns that are more likely to be achieved by including some exposure to stocks. The principle value of the asset allocation portfolios will fluctuate with market conditions and is not guaranteed. Asset allocation does not ensure a profit nor protect against a loss. There is no guarantee that the portfolio will achieve its objective or provide adequate income at and/or through retirement, nor does it assume or require a participant to take retirement income while invested in the retirement allocation portfolio. Plan distributions/withdrawals will reduce the investment balance, and future returns are not earned on amounts withdrawn. Past performance is not a guarantee of future results.

The retirement allocation portfolios are designed for investors who are retired or about to retire. Assets in time-based asset allocation portfolios that reach maturity are automatically transferred to corresponding retirement allocation portfolios.

The retirement allocation portfolios' mixture of investments is designed 1) to generate retirement income and preservation of capital, and 2) for growth that outpaces inflation. The principal value of the retirement allocation portfolios will fluctuate with market conditions and is not guaranteed.

There is no guarantee that a particular portfolio will provide adequate income at and/or through retirement, nor does it assume or require a participant to take retirement income while invested in the retirement allocation portfolio. Retirement allocation portfolios are not designed to provide for plan distributions/withdrawals over a set period or to guarantee return of principal. Plan distributions/withdrawals will reduce the investment balance, and future returns are not earned on amounts withdrawn. The retirement allocation portfolio may not be appropriate for all plan participants. As with any asset allocation portfolio, there is no guarantee that a portfolio will achieve its objective. A portfolio's underlying funds' share prices fluctuate, which means you could lose money by investing in accordance with the portfolio allocation. Past performance is not a guarantee of future results.

The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09. **Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.**

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.