

## Stadion Money Management

**Your employer has selected Stadion Money Management as the qualified default investment option for your plan. That means our professional money managers can help you build for retirement by making the investment decisions in your account. Your contributions and future allocations will be invested in this default if inaccurate or incomplete investment elections are provided.**

For many people, the only time they think about their retirement plan is at enrollment or when they open their statements. Most don't want to be a financial analyst on top of all of their other responsibilities—nor should they be! That's where we come in. We're Stadion, and we're here to help.

### **What is Stadion?**

Stadion is a money manager located near Athens, Georgia. We have been managing assets for clients since 1991 and currently manage nearly 75,000 employer-sponsored retirement accounts for clients nationwide. When we say "manage," that means we actively watch our clients' accounts and move them in and out of available investments according to market conditions. Our goal is to capture most of the market's good times and miss most of its bad times. We believe that over the long term, this approach makes for satisfying results without a rollercoaster ride along the way. We don't "buy and hold," because we believe that could have devastating effects for your account, especially if you happen to retire at a downturn in the market.

### **What if I need more help?**

In addition to our money management services, Stadion retirement specialists are available via telephone, free of charge. We can help you define your goals and evaluate your personal circumstances. Stadion also provides a quarterly newsletter with market insights, investment tips and a recap of Stadion's performance—all written in plain English. Finally, our website, [stadionmoney.com](http://stadionmoney.com), contains even more financial planning tools and information.

### **How does it work?**

Your employer has already selected Stadion as your Qualified Default Investment Alternative (QDIA), so there's nothing more you need to do. Our money managers will make the investment decisions for your account and actively manage it from that point forward. Based on your age, we place you into one of the portfolios on the following page, which vary by risk objectives and are actively managed according to market conditions. As you move closer to retirement, we'll automatically move your account into increasingly conservative portfolios. However, if you don't want to use our services, you can opt out at any time by making your own investment decisions.

### **How much does it cost?**

Your first 30 days of management by Stadion are free. After that, if you choose to manage your account yourself, simply make your own investment selections at any time, and you will be removed from our service and responsible for your account from that point forward. If you remain in the program, an annual fee of 0.75% will be deducted from your account to pay for our professional management.

### **Want to find out more?**

Feel free to contact us with questions or comments at 800 222-7636 or [support@stadionmoney.com](mailto:support@stadionmoney.com).

Portfolios	Growth	Moderate Growth	Balanced	Conservative	Capital Preservation
<b>Equity Exposure</b> <ul style="list-style-type: none"> <li> <span style="display: inline-block; width: 10px; height: 10px; background-color: #444; margin-right: 5px;"></span> <b>Satellite</b>                      We invest this portion in either equity investments or stable value investments depending on the current market conditions. Additionally, the satellite composition varies depending on which objective account you are in.                 </li> <li> <span style="display: inline-block; width: 10px; height: 10px; background-color: #888; margin-right: 5px;"></span> <b>Core Income</b>                      This portion remains invested in stable value positions at all times with the primary objective being preservation of capital and income.                 </li> <li> <span style="display: inline-block; width: 10px; height: 10px; background-color: #ccc; margin-right: 5px;"></span> <b>Core Equity</b>                      We strategically invest this portion in select equity investments.                 </li> </ul>					
<b>Portfolio Description</b>	For Ages: 49 and younger For younger investors with a long time horizon and whose primary objective is growth. This allocation has the greatest potential for market ups and downs in exchange for the potential for higher returns.	For Ages: 50 – 59 For investors with relatively long time horizon. This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline.	For Ages: 60 – 64 For investors with a shorter time horizon to retirement yet still have the desire for some growth. Its primary objective is to balance a desire for return with safety measures.	For Ages: 65 – 69 For investors in need of their retirement assets now or in just a few years. This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth.	For Ages: 70 and older Utilizes income and other stable value investments to minimize exposure to market risk. However, it also has a small portion of the portfolio that can invest in equities when the market is favorable.

Fees*	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio	Percentage	Expense Ratio
Short Term					10%	0.60	10%	0.60	20%	0.60
LVIP SSgA Bond Index	10%	0.71	10%	0.71	15%	0.71	30%	0.71	35%	0.71
LVIP SSgA S&P 500 Index	15%	0.61	10%	0.61	10%	0.61	10%	0.61	5%	0.61
LVIP SSgA Small-Cap Index	4%	0.61	5%	0.61						
LVIP SSgA International Index	10%	0.90	10%	0.90	5%	0.90				
SSgA Russell Large Cap Growth® Index Non-Lending Series Fund***	4%	0.55	4%	0.55	4%	0.55				
SSgA Russell Large Cap Value Index Non-Lending Series Fund***	6%	0.55	6%	0.55	6%	0.55				
SSgA Russell Small Cap Growth Index Non-Lending Series Fund***	3%	0.56								
SSgA Russell Small Cap Value Index Non-Lending Series Fund***	3%	0.56								
SSgA S&P MidCap® Index Non-Lending Series Fund***	5%	0.56	5%	0.56						
Stadion Managed Portfolio**	40%	0.60	50%	0.60	50%	0.60	50%	0.60	40%	0.60
Weighted Average Expense		0.63		0.64		0.63		0.63		0.64
Managed Account Expense		0.75		0.75		0.75		0.75		0.75
TOTAL		1.38		1.39		1.38		1.38		1.39

\* Subject to change.

\*\* You will be invested in the appropriate Stadion Managed Portfolio: Growth, Moderate or Conservative.

\*\*\* Name change effective May 17, 2010.

If you have assets invested in the Guaranteed Account at the time Stadion account management services commence, Stadion will manage your entire account balance, including the Guaranteed Account, resulting in a different portfolio allocation and weighted average expense than listed above until your account is fully aligned with the appropriate age-based portfolio. Stadion will manage the Guaranteed Account according to a methodology based on the following factors: percentage cost of any Market Value Adjustment ("MVA") incurred as a total of the Guaranteed Account value, participant age and risk objective, and market conditions. As such, you may incur a MVA at Stadion's discretion. For details on this methodology please contact a Stadion representative. In addition, transfers out of the Guaranteed Account that result in the sale of underlying bond investments at a loss will be subject to a MVA under certain market conditions. The MVA protects the value of the remaining participants invested in the Guaranteed Account from principal losses. The *Lincoln Director*™ group annuity contract has a provision to determine the size of the MVA for transfers that exceed 20% of the participant's Guaranteed Account value in a 12 month period. Factors that determine if a MVA applies include the current credited interest rate and current prices of corporate bonds. For more information on how the MVA is determined please contact Lincoln Financial Group at 800-510-4015.

*Lincoln Director*™ is a group variable annuity contract issued on contract form # 19476 (and variations thereof) by The Lincoln National Life Insurance Company, Fort Wayne, IN, distributed by Lincoln Financial Distributors, Inc., and offered by broker/dealers with an effective selling agreement. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Products and features subject to state availability. Limitations and exclusions may apply.

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.

Stadion investment advice and account management services are provided by Stadion Money Management, Inc. Stadion Money Management, Inc. is an independent registered investment advisor for Stadion. Stadion Money Management, Inc. is neither an affiliate nor a member of the Lincoln Financial Group.

Participants are responsible for their own due diligence and can obtain information from their plan sponsor and Stadion Money Management, Inc.

PAD1001-0033 LD75331