



The
Foursquare Church
Jesus Christ is the same yesterday and today and forever. Hebrews 13:8

Foursquare Retirement Plan

Investment Model Options



PARTICIPANT OVERVIEW

Imagine a simpler way to invest

LifeSpan® risk-based asset allocation models can simplify your decisions

Take the guesswork out of investing for retirement. It's easy with *LifeSpan*® risk-based asset allocation models. Rather than construct a portfolio using the investment options in your employer-sponsored retirement program, you simply choose one asset allocation model. Asset allocation, also known as diversification, does not eliminate risk, does not guarantee a profitable investment return, and does not guarantee against a loss. It is a method used to manage risk.

Please remember, these model portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The models have been developed as general examples for investors with various risk profiles. A participant's own portfolio selection may vary depending on personal objectives, other assets held outside of the plan, time horizon, and risk tolerance. The final decision regarding investment choices is the participant's, based on his or her individual situation, which may include factors and circumstances beyond the scope of these models and evaluation tools. The principal value of the investments is not guaranteed at any time, including the intended year of distribution.

An independent investment consultant under the guidance of Foursquare Investment Committee has evaluated your retirement plan's investment options to develop six asset allocation models ranging in risk from conservative to aggressive.¹

- Strategic diversification across asset classes. Each model represents a mix of investment options — stock- and bond-based mutual funds, specialty/alternative funds, and cash/stable value options — from your retirement program.
- Independent management of the asset allocation mix by an investment consultant under the guidance of the Foursquare Committee.
- Convenience. **Choose one and you're done!**

Investing can be as easy as ABC

A

Determine your risk tolerance — the level of investment risk with which you're comfortable. Take the investor profile quiz.

B

Consider your time horizon — the number of years that your investments have the potential to grow — when determining your risk tolerance. Your time horizon may be influenced by your projected retirement date. Generally, the longer you can invest before you intend to withdraw your money, the greater the level of risk you can take.

C

Choose one risk-based asset allocation model that best aligns with your risk tolerance. It's that easy. Imagine all the time and effort you'll save!

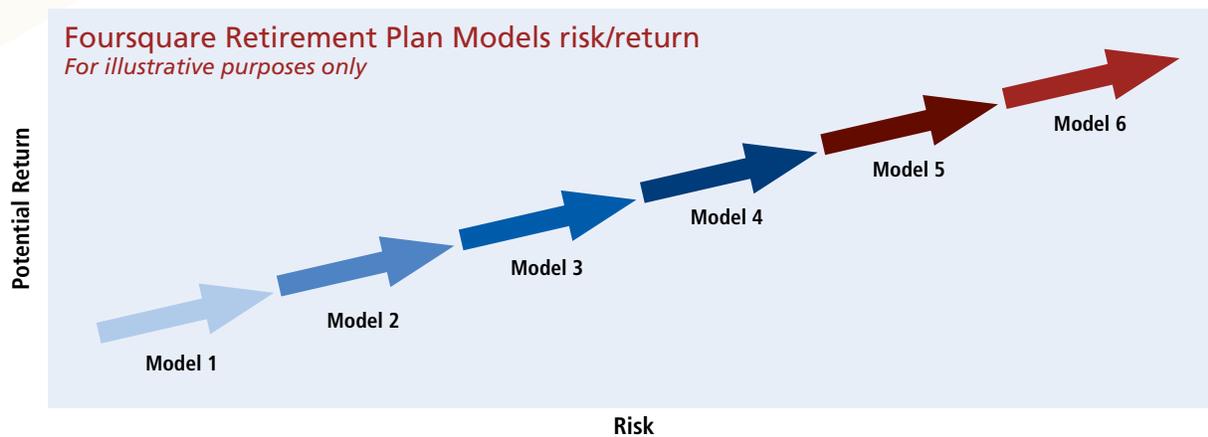
¹ Neither the independent investment consultant nor the Foursquare Investment Committee are affiliated with Lincoln Financial Group.

Investor profile quiz

1	When do you plan on taking a distribution?	Within 5 years 2 POINTS	6–10 years 6 POINTS	11–15 years 10 POINTS	16–20 years 14 POINTS	20+ years 20 POINTS
2	How much money do you have in savings and investments for retirement, major expenses and emergencies?	I do not have any savings 2 POINTS	I have some savings 8 POINTS	I have adequate savings 14 POINTS	I have substantial savings 20 POINTS	
3	What is the maximum loss you can accept over the course of one year?	-5% 2 POINTS	-10% 6 POINTS	-20% 10 POINTS	-30% 14 POINTS	-40% 20 POINTS
4	How do you feel about investment options?	Hold principal value stable or close to stable through all market conditions 2 POINTS	Tolerate some risk but seeking current income and capital appreciation 8 POINTS	Tolerate most risk and expect loss of principal at times 14 POINTS	High risk tolerated and understand loss of principal is likely at times 20 POINTS	
5	What is your overall knowledge of investments?	None 2 POINTS	Low 8 POINTS	Medium 14 POINTS	High 20 POINTS	
6	Which statement best describes your tolerance for investment risk?	I can't tolerate risk 2 POINTS	Low tolerance 8 POINTS	Medium tolerance 14 POINTS	High tolerance 20 POINTS	

Your score may help determine your investor risk profile. However, it should not be your only measurement when planning your investment mix. **Seek investment advice via a financial professional.**

Your investor profile score:



LifeSpan® risk-based asset allocation models



If your score is 30 points or less, your investor risk profile may align best with Model 1, which offers limited exposure to stock market risk:

Model 1
14% Stock-based
74% Bond-based
12% Specialty/Alts.

If your score is 31-45 points, your investor risk profile may align best with Model 2, which offers potential growth with a below average amount of risk:

Model 2
27% Stock-based
58% Bond-based
15% Specialty/Alts.

If your score is 46-60 points, your investor risk profile may align best with Model 3, which offers potential growth with an average amount of risk:

Model 3
37% Stock-based
45% Bond-based
18% Specialty/Alts.

If your score is 61-80 points, your investor risk profile may align best with Model 4, which offers potential growth with an above average amount of risk:

Model 4
52% Stock-based
28% Bond-based
20% Specialty/Alts.

If your score is 81-100 points, your investor risk profile may align best with Model 5, which offers a high potential for growth but carries a high amount of risk:

Model 5
67% Stock-based
12% Bond-based
21% Specialty/Alts.

If your score is 100 points or more, your investor risk profile may align best with Model 6, which is aggressive growth-oriented and offers the greatest potential for growth but carries the most risk:

Model 6
78% Stock-based
0% Bond-based
22% Specialty/Alts.

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 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*[®] program are available at 800-234-3500.

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The independent investment consultant under the guidance of Foursquare Investment Committee manages the models based on generally accepted investment theories that take into account historical market performance and investment principles specified by modern portfolio theory. The material facts and assumptions on which the models are based include the following: participant's risk profile; participant's distribution/retirement date; historical market(s) performance; modern portfolio theory; investment risk/return interrelationship characteristics. The models generally include all of the investment options available. However, other investment options with similar risk and return characteristics may be available under the plan. Information on these investment options may be found in the investment section of your enrollment book or the fund prospectus. In applying particular asset allocation models to their individual situations, participants or beneficiaries should consider their other assets, income, and investments (e.g., equity in a home, IRA investments, savings accounts, and interests in other qualified and nonqualified plans) in addition to their interest in the plan.

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 Street, Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.