



McPherson
COLLEGE

May 31, 2018

RE: McPherson College Annual Participant Fee Disclosure

Dear Lincoln 403 (b) Plan Participant:

Our retirement plan provides you the opportunity to take an active role in your retirement planning. We seek to make available a plan that provides our employees a full array of investment options, a competitive fee structure, and excellent customer service.

To assist participants in gaining a better understanding of the plan's investment options, including fee and expense information, the provided annual participant fee disclosure has been developed. The disclosure provides general plan information, fee and expense information, and investment-related information. In addition, the disclosure includes comparative charts that display each investment option available under the plan in order to facilitate an apples-to-apples comparison among the plan's investment options.

The disclosure is meant to provide you with information about the investment options made available, including fees and expenses associated with your retirement plan. We realize there are several factors that may influence your investment decision and selection of investments. Only you can determine what factors are most important to you and your retirement goals.

Additionally, more plan and investment option information is available on Lincoln's website, LincolnFinancial.com. If you are actively participating in the retirement plan, you will be able to see this information when you log in.

If you are eligible to participate in the retirement plan, but are not doing so, go to LincolnFinancial.com/ResearchInvestment and select **Click here to view investment fund performance and fee & expense information**. After clicking on the link, you will be asked to verify your plan information; you will need to provide your first and last name, email address, and Plan ID and Employer ID.

Plan ID: CR22882

Employer ID: APS67460

The plan ID and Employer ID are not case-sensitive.

We hope that you find this information useful. If you have questions, please contact Brenda Stocklin-Smith at (620) 242-0454. If you have any questions regarding your retirement account, you may contact Lincoln via their website at LincolnFinancial.com or call the Lincoln Customer Center at 800-454-6265, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

Sincerely,

Brenda Stocklin-Smith

Director of Human Resources

scholarship · participation · service

