May 24, 2018

RE: Lincoln Annual Fee Disclosure for McPherson College

Dear McPherson College Retirement Plan Participant – Lincoln Financial Group:

Our college 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, [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

I hope that you find this information useful. If you have questions, please contact me at [stocklib@mcpherson.edu](mailto:stocklib@mcpherson.edu) or 620-242-0454, Monday through Friday 8am through 5pm.

If you have any questions regarding your retirement account, you may contact Lincoln via their website at LincolnFinancial.com or call the Lincoln Customer Contact Center at 800‒454‒6265, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Brenda Jill Stocklin-Smith, M.Ed., PHR, SHRM-CP

Director of Human Resources

McPherson College