



What are you doing after work?



Lincoln Financial Group
Fort Wayne, IN 46802
800-234-3500
www.LFG.com

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1/05

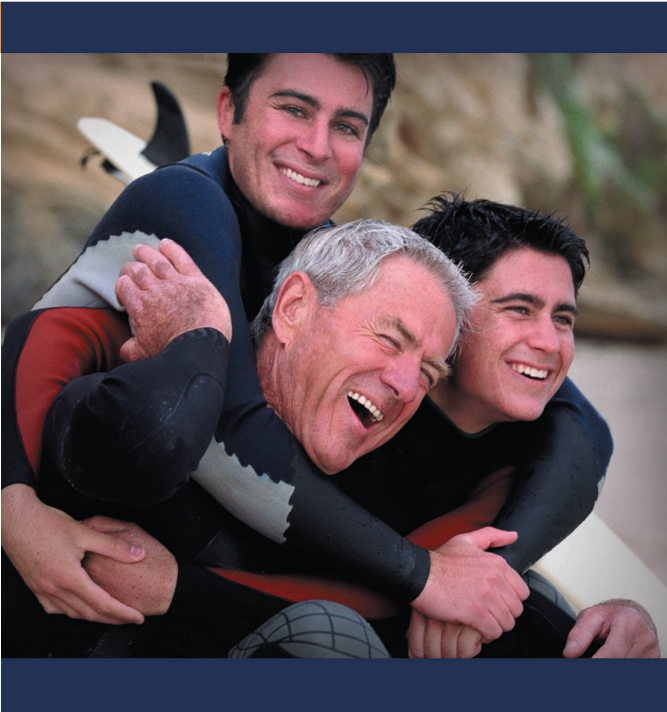
Consider the investment objective, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. A prospectus is available by calling 800-234-3500 or by visiting www.LincolnAlliance.com. Read it carefully before investing or sending money.

Investment values will fluctuate with changes in market conditions so that when you withdraw your investment it may be worth more or less than the original amount invested. Mutual funds offered through Lincoln Financial Advisors Corp., a broker-dealer, 1300 S. Clinton St., Fort Wayne, IN. The stable value option may be offered as a mutual fund, a fixed annuity offered through Lincoln affiliates, or as a collective trust through third-party independent trust companies.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.



What are you doing after work?



Accessing Your Account

Access to your account is easy and available day or night.

Information Available by Phone or Online

- View quarterly account statements
- Request a new PIN
- Obtain fund information
- Obtain up-to-date fund performance
- Request a prospectus
- Change investment options
- Transfer current fund balances
- Check total account balances

Information Needed to Access Your Account

- Social Security Number
- PIN (Personal Identification Number).
If you have not already, you will soon receive a letter with your PIN. For your protection, your PIN is required every time you access your account by phone or online. Keep your PIN in a safe place.

My PIN

BY PHONE:

- Call **800-234-3500**
- Enter your Social Security Number and PIN when prompted
- The voice response offers a menu of options and step-by-step instructions

You can speak with a customer service representative at any time during your call.

ONLINE:

- Logon to **www.LincolnAlliance.com**
- Enter your Social Security Number (without dashes) and PIN.
Click “Login”
- Choose from any of the menu options on the navigation bar

If you have questions select “Contact Us” and send an email. You may also speak to a customer service representative by calling 800-234-3500.

Welcome to your retirement plans.

Your employer has chosen Lincoln Financial Group to provide investment options and administrative services for your retirement plans. This means you have a trusted partner to help you save toward a secure financial future.

Best of all, one-on-one guidance from a Lincoln professional for retirement planning assistance is available at no additional charge. That's right. Enroll and you'll receive as much personal attention as you want to help you plan for a comfortable retirement. This brochure will guide you as you enroll in your retirement plan.



**Fremont Area
Medical Center
Retirement Plans**

Your Program Highlights

- Employee Contributions
- Employer Contributions
- Investment Options
- Administration
- Loans
- Withdrawals
- Service

Your Investment Options

- Funds
- Investment Pyramid
- Performance Summary
- Fund Facts – Investment Information by Fund
- *LifeSpan*SM Asset Allocation Models

Fremont Area Medical Center Deferred Compensation Plan

Employee Contributions

- Eligibility and Entry Requirements: You may enter the plan on the first day of the pay period in the month after you complete 30 days of service (in which you work an average of 40 hours during each of the month's two pay periods).
- Employees excluded from participating in the plan are employees classified as contingent employees and are not eligible for benefits.
- Your contributions are made via payroll deduction.
- You can increase, decrease or discontinue your contributions at any time.
- 2007 Contribution Limits:
 - Annual limit: \$15,500
 - Catch-up limit: If you have or will attain age 50 by the end of the plan year, you may contribute an additional \$5,000.
 - Special Catch-up: If you are in the last three years prior to the year in which you attain the normal retirement age, you may also be eligible for a special catch-up of up to two times the annual deferral. *Please contact your Lincoln Retirement consultant for additional details regarding this special catch-up.*
- Vesting: You are always 100% vested in your employee contributions and any earnings they generate.

Employer Contributions

- If you were hired prior to 01/01/2007, Fremont Area Medical Center will make an annual contribution on your behalf to the FAMC Defined Benefit Plan.

Investment Options

- You can direct your future investments to a variety of widely-recognized mutual funds.
- You have the option to select one of the following *LifeSpanSM* time-based asset allocation models:
 - 2010 Model
 - 2015 Model
 - 2020 Model
 - 2025 Model
 - 2030 Model

Your selection of a time-based asset allocation model should be based primarily on your targeted year of retirement. For additional information, please contact your Lincoln Retirement Consultant.
- The *LifeSpanSM* time-based asset allocation models will be automatically rebalanced on a schedule determined by Fremont Area Medical Center, and automatically updated for any changes to the funds that comprise the model. You may elect to transfer out of the asset allocation models at anytime.
- If you do not select investment choices, your contributions will be invested in the INVESCO Stable Value Trust, the default investment option designated by your employer.
- You may rollover existing retirement assets from a previous employer or transfer assets with your current employer to the new program.

Administration

- Mutual fund companies encourage investing for the long term. Certain funds may place restrictions on short-term trading and market timing by imposing redemption fees or trade restrictions. Please read the fund prospectus for details.
- The mutual funds in this program contain operating expenses just like all mutual funds (please see fund prospectuses). In addition, Lincoln will charge an annual fee of .25% on all assets to help offset the administrative costs of the plan. These charges will be deducted quarterly from your account.
- Contributions in this program are made at Net Asset Value (NAV).
- Front-end sales charges are waived.
- If the employer removes a fund from the plan that imposes a Contingent Deferred Sales Charge (CDSC), the employer has contractually agreed with the program provider to pay these charges.

Loans

- Although the Fremont Area Medical Center Deferred Compensation Plan is intended to help you put aside money for the future, you can borrow from your account.
- You may borrow up to \$50,000 or 50% of your vested account balance (reduced by the highest outstanding loan in the last 12 months, reduced by the outstanding balance of all loans) for a general-purpose loan or to help you acquire a principal residence.
- The minimum loan amount is \$2,500.
- All loans must be repaid within 5 years, except loans used to purchase a primary residence.

Withdrawals

- You can withdraw money from your account when one of the following events occur:
 - Upon your retirement
 - Upon your death
 - Upon total and permanent disability
 - A financial hardship due to an unforeseeable emergency
 - If you are no longer employed by Fremont Area Medical Center
- You may also take a small amount distribution if you meet all of the following criteria: 1) the amount payable does not exceed \$5,000, 2) you have not previously received an in-service withdrawal, and 3) you have not made employee contributions to the plan in the past two years.
- Taxes will be due upon distribution and, if taken before age 59½, may be subject to an additional 10% federal tax penalty. Consult with your tax advisor before withdrawing any money from your account.

Service

- You may access your account online at www.LincolnAlliance.com. For your protection, your PIN number and Social Security number are required to access your account. Your PIN can be changed at any time to a password that you will easily remember to access your account whenever it is most convenient for you.
- You may call customer service toll-free at 800-234-3500 for more information.

These highlights are a brief overview of the Fremont Area Medical Center Deferred Compensation Plan features and not a legally binding document. Please read it carefully and contact your Human Resources department if you have further questions.

Fremont Area Medical Center Matching and Basic Contribution Plan

Employer Contributions

- Eligibility and Entry Requirements: You are eligible to participate in the plan if your hire or rehire date is on or after January 1, 2007, you have completed 1 year of service and attained age 25. You may enter the plan on the first day of the month following the satisfaction of the plan's eligibility requirements for participation.
- Employees excluded from participating in the plan are leased employees, independent contractors and employees classified by the employer as part-time no benefits employee, pier diem employee or occasional employee.
- Fremont Area Medical Center will make an employer matching contribution on the first 6% of the salary deferrals you make to the 457 Deferred Compensation Plan based on the following formula:

<i>Years of Service</i>	<i>Matching Contribution</i>
Less than 1 year	0%
1 to 3 years	30%
4 to 6 years	40%
7 to 9 years	50%
10 or more years	60%

- You must be employed on the last day of plan year to be eligible to receive the employer matching contribution.
- Fremont Area Medical Center may also make an employer basic contribution equal to 2% of compensation. You must work at least forty (40) hours of service during such payroll period to be eligible to receive this contribution.
- Fremont Area Medical Center may also make an employer discretionary contribution in an amount to be determined each year by your employer. You must be employed on the last day of plan year to be eligible to receive this contribution.
- Your employer contributions, plus earnings they generate, are 100% vested after you complete five (5) years of service.

Investment Options

- You can direct your future investments to a variety of widely-recognized mutual funds.
- You have the option to select one of the following *LifeSpanSM* time-based asset allocation models:
 - 2010 Model
 - 2015 Model
 - 2020 Model
 - 2025 Model
 - 2030 Model
- *Your selection of a time-based asset allocation model should be based primarily on your targeted year of retirement. For additional information, please contact your Lincoln Retirement Consultant.*
- The *LifeSpanSM* time-based asset allocation models will be automatically rebalanced on a schedule determined by Fremont Area Medical Center, and automatically updated for any changes to the funds that comprise the model. You may elect to transfer out of the asset allocation models at anytime.
- If you do not select investment choices, your contributions will be invested in the INVESCO Stable Value Trust, the default investment option designated by your employer.

Administration

- The mutual funds in this program contain operating expenses just like all mutual funds (please see fund prospectuses). In addition, Lincoln will charge an annual fee of .25% on all assets to help offset the administrative costs of the plan. These charges will be deducted quarterly from your account.
- Contributions in this program are made at Net Asset Value (NAV).
- Front-end sales charges are waived.
- Mutual fund companies encourage investing for the long term. Certain funds may place restrictions on short-term trading and market timing by imposing redemption fees or trade restrictions. Please read the fund prospectus for details.
- If the employer removes a fund from the plan that imposes a Contingent Deferred Sales Charge (CDSC), the employer has contractually agreed with the program provider to pay these charges.

Loans

- Loans are not permitted from the plan.

Withdrawals

- You can withdraw money from your account when one of the following events occur:
 - Retirement
 - Death
 - Total and Permanent Disability
 - Separation from employment
- Taxes will be due upon distribution and, if taken before age 59½, may be subject to an additional 10% federal tax penalty. Consult with your tax advisor before withdrawing any money from your account.

Service

- You may access your account online at www.LincolnAlliance.com. For your protection, your PIN number and Social Security number are required to access your account. Your PIN can be changed at any time to a password that you will easily remember to access your account whenever it is most convenient for you.
- You may call customer service toll-free at 800-234-3500 for more information.

These highlights are a brief overview of the Fremont Area Medical Center Matching and Basic Contribution Plan features and not a legally binding document. Please read it carefully and contact your Human Resources department if you have further questions.

Fremont Area Medical Center Retirement Plans

Investment Option	Ticker
Alger MidCap Growth Institutional I	ALMRX
AllianceBernstein Intl Val A	ABIAX
American Century Equity Growth Adv	BEQAX
American Funds American Balanced R4	RLBEX
American Funds EuroPacific Gr R4	REREX
Ariel	ARGFX
Delaware Diversified Income Instl	DPFFX
Goldman Sachs Mid Cap Value A	GCMAX
Hotchkis and Wiley Large Cap Value A	HWLAX
Invesco Stable Value Trust	---
T. Rowe Price Growth Stock Adv	TRSAX
T. Rowe Price Total Equity Market Idx	POMIX
Vanguard Explorer	VEXPX
Vanguard Total Bond Market Index	VBMFX

Important information on the specific funds available within your retirement plan is shown on the following pages. The definitions below will help you better understand the investment risks. The mutual fund information is compiled by NewRiver, Inc., using Morningstar®, Inc., and documents filed with the Securities & Exchange Commission's EDGAR database. The information is provided on an "as is" basis and without warranties.

The **Morningstar® Category** is assigned based on the underlying securities in each portfolio as measured by the portfolio statistics and compositions over the past three years.

The **Morningstar® Style Box™** provides a graphical representation of the investment style of stocks, bonds and mutual funds. For stocks and stock funds it classifies securities according to the market capitalization (vertical axis) and growth and value factors (horizontal axis). Fixed income funds are classified according to credit quality (vertical axis) and sensitivity to changes in interest rates (horizontal axis).

Consider the investment objective, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. A prospectus is available by calling 800-234-3500 or by visiting www.LincolnAlliance.com. Read it carefully before investing or sending money.

Investment Pyramid

The investment pyramid illustrates the potential risk and return of each broad type of investment asset class. As you move upward toward the highest level of the pyramid, the investment options within each broad asset class provide you with an increasing opportunity for higher returns. However, with greater return potential comes greater risk.

Be aware that there are significant differences in risk and return potential among the investment categories within the broad asset classes. Refer to the overview of investment risks below and the fund's prospectus for complete information on the risks involved with, and investment objective of, a particular investment.

Investment Option / Morningstar Category

Stock-based Investments

Alger MidCap Growth Institutional I / Mid-Cap Growth
AllianceBernstein Intl Val A¹⁰ / Foreign Large Value
American Century Equity Growth Adv / Large Blend
American Funds EuroPacific Gr R4¹⁰ / Foreign Large Blend
Ariel / Mid-Cap Blend
Goldman Sachs Mid Cap Value A / Mid-Cap Value
Hotchkis and Wiley Large Cap Value A / Large Value
T. Rowe Price Growth Stock Adv / Large Growth
T. Rowe Price Total Equity Market Idx / Large Blend
Vanguard Explorer⁹ / Small Growth

Allocation Investments

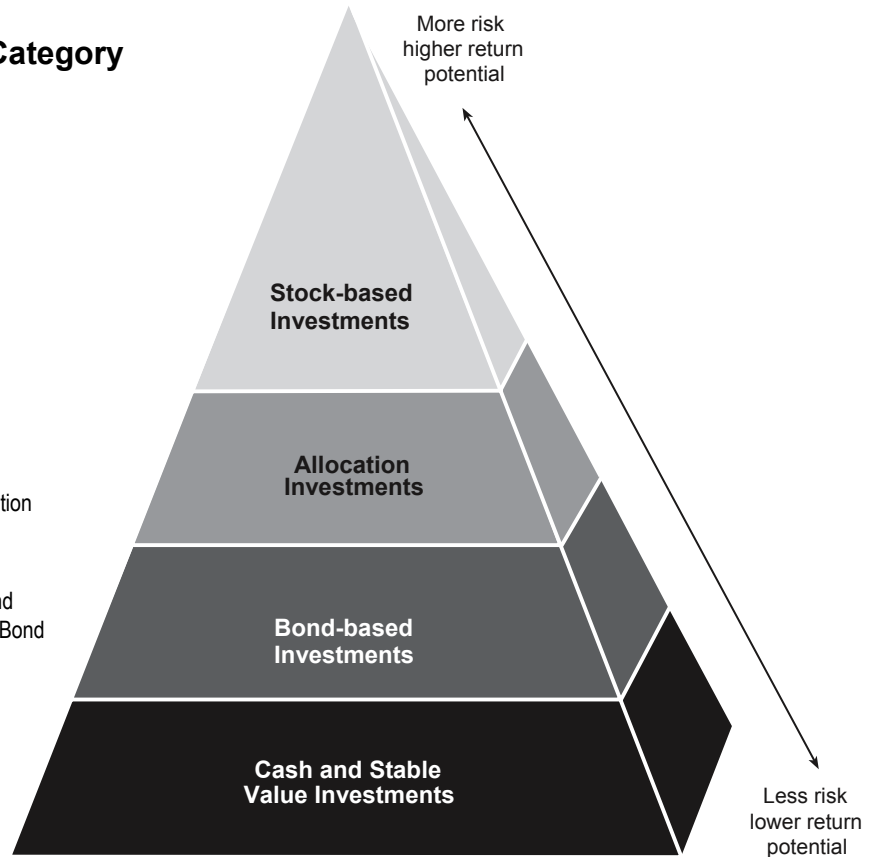
American Funds American Balanced R4⁸ / Moderate Allocation

Bond-based Investments

Delaware Diversified Income Instl⁴ / Intermediate-Term Bond
Vanguard Total Bond Market Index^{4,24} / Intermediate-Term Bond

Cash and Stable Value Investments

Invesco Stable Value Trust²⁰



⁴ Bond funds are less volatile than stock funds, but experience higher volatility and increased credit risk when compared to other fixed income investments.

⁸ Funds that diversify across asset classes generally have the same, but reduced, risks relative to the underlying asset classes.

⁹ Small-cap stocks may be riskier than stocks from more established companies. Small-cap investments may not be readily converted into cash. This may affect their value so that shares, when redeemed, may be worth more or less than what they originally cost.


¹⁰ International investing involves special risks not found in domestic investing, including increased political, social, economic and currency instability.


²⁰ Collective Trusts are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency.


²⁴ With an index fund, there is no assurance that the performance of the fund will track the benchmark. An index is unmanaged and it is not possible to invest directly in an index.

Fremont Area Medical Center Retirement Plans


Mutual Fund Performance - Average Annual Total Return

 Stock-based Investments	Performance as of 02/28/2007						Inception Date	Performance as of Quarter Ending 12/31/2006			Expense Ratio %
	Ticker	3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
Alger MidCap Growth Institutional I	ALMRX	3.90%	8.83%	10.97%	9.57%	14.37%	Nov-93	9.51%	6.83%	13.74%	1.13
AllianceBernstein Intl Val A ¹⁰	ABIAX	3.83%	23.68%	23.47%	21.90%	---	Mar-01	34.18%	22.13%	18.86%	1.19
American Century Equity Growth Adv ^{**}	BEQAX	0.66%	10.02%	9.77%	8.15%	7.78%	Oct-97	13.86%	7.42%	8.52%	0.92
American Funds EuroPacific Gr R4 ¹⁰	REREX	3.22%	16.23%	18.83%	15.90%	11.02%	Jun-02	21.83%	15.13%	11.20%	0.87
Ariel	ARGFX	6.59%	9.62%	10.34%	11.14%	13.34%	Nov-86	10.35%	10.52%	13.11%	1.07
Goldman Sachs Mid Cap Value A ^{**}	GCMAX	3.17%	15.13%	16.71%	15.00%	13.55%	Aug-97	15.61%	14.55%	13.94%	1.17
Hotchkis and Wiley Large Cap Value A ^{**}	HWLAX	3.66%	12.58%	12.52%	14.12%	11.06%	Oct-01	13.40%	14.01%	11.59%	1.22
T. Rowe Price Growth Stock Adv ^{**}	TRSAX	1.39%	10.55%	9.01%	7.23%	8.69%	Dec-01	13.79%	6.03%	8.96%	0.94
T. Rowe Price Total Equity Market Idx	POMIX	1.30%	11.88%	10.03%	8.10%	---	Jan-98	15.49%	7.30%	6.25%	0.40
Vanguard Explorer ⁹	VEXPX	2.82%	5.38%	10.24%	10.22%	10.80%	Dec-67	9.70%	8.21%	10.25%	0.46

 Allocation Investments	Performance as of 02/28/2007						Inception Date	Performance as of Quarter Ending 12/31/2006			Expense Ratio %
	Ticker	3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
American Funds American Balanced R4 ¹⁰	RLBEX	1.30%	10.34%	6.83%	7.62%	9.23%	Jun-02	11.78%	7.60%	9.67%	0.63

 Bond-based Investments	Performance as of 02/28/2007						Inception Date	Performance as of Quarter Ending 12/31/2006			Expense Ratio %
	Ticker	3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
Delaware Diversified Income Instl ¹⁰	DPFFX	2.56%	9.38%	6.11%	8.74%	---	Oct-02	8.18%	8.37%	---	0.75
Vanguard Total Bond Market Index ^{4,24}	VBMFX	0.94%	5.47%	3.47%	4.58%	6.07%	Dec-86	4.27%	4.61%	5.96%	0.20

Stable Value Option / Fixed Annuity Performance - Average Annual Total Return

 Cash and Stable Value Investments	Performance as of 02/28/2007						Inception Date	Performance as of Quarter Ending 12/31/2006			Expense Ratio %
	Ticker	3 Months	1 Year	3 Years	5 Years	10 Years		1 Year	5 Years	10 Yrs or Since Inception*	
Invesco Stable Value Trust ²⁰	---	0.92%	3.72%	3.52%	3.59%	4.50%	Mar-88	3.68%	3.63%	4.53%	---

Performance quoted represents past performance and is no guarantee of future results. Investment values will fluctuate with changes in market conditions so that when you withdraw your investment it may be worth more or less than the original amount invested. Results from a current investment may differ substantially from the historical performance shown. Be aware that there are significant differences in risk among investment asset classes.

Consider the investment objectives, risks, charges and expenses of the fund carefully before investing.

Refer to the fund's prospectus for this and other information about the fund. Read it carefully before investing. Visit www.LincolnAlliance.com for the most recent month end performance that may be higher or lower than the performance quoted.

*Average annual total return for period specified or since inception if the fund's age is less than the number of years shown.

**When the fund's inception date is less than 10 years, historical performance may not be available. When this is the case, performance has been calculated based on the performance of similar shares of the same fund.

Expressed in percentage terms, Morningstar's calculation of total return for mutual funds is determined by taking the change in price, reinvesting, if applicable, all income and capital-gains distributions during that month, and dividing by the starting price. Reinvestments are made using the actual reinvestment price, and daily payoffs are reinvested monthly.

The performance returns shown do not reflect the deduction of sales charges or transaction fees that may apply if shares were bought or traded outside the program. If sales charges or transaction fees were reflected, performance may be lower. The actual performance of your account will vary based upon account activity.

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Alger MidCap Growth Institutional I

Ticker: ALMRX

Investment Objective

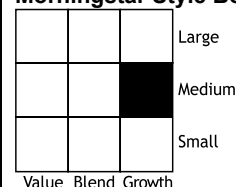
The fund seeks long-term capital appreciation.

Investment Strategy

The fund focuses on mid-size companies that the manager believes demonstrate promising growth potential. Under normal circumstances, the fund invests at least 80% of its net assets in the equity securities of medium-capitalization companies. A medium-capitalization company has a market capitalization within the range of companies in the Russell Midcap Growth Index or the S&P MidCap 400 Index, as reported by the indexes as of the most recent quarter-end.

Morningstar Category
Mid-Cap Growth

Morningstar Style Box



CUSIP: 015570203

General Information

Expense Ratio: 1.13%
Inception Date: 11/08/1993
Fund Manager: Daniel C Chung
Managed Fund Since: 2001
Fund Phone Number: 800-992-3362
Fund Website: www.alger.com

Top 5 Holdings (as of 10/31/2006)

XM Satellite Radio Holdings, Inc.	2.14%
Denbury Resources, Inc.	2.13%
Net 1 Ueps Technologies, Inc.	2.13%
IntercontinentalExchange, Inc.	2.07%
Gamestop Corporation A	1.97%



AllianceBernstein Intl Val A

Ticker: ABIAX

Investment Objective

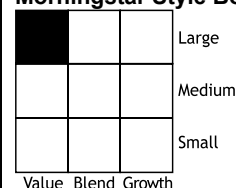
The fund seeks long-term growth of capital.

Investment Strategy

The fund will invest primarily in a diversified portfolio of equity securities of established companies selected from more than 40 industries and more than 40 developed and emerging market countries. The fund normally invests in companies in at least three countries other than United States. These countries currently include the developed nations in Europe and the Far East, Canada, Australia and emerging market countries worldwide.

Morningstar Category
Foreign Large Value

Morningstar Style Box



CUSIP: 018913103

General Information

Expense Ratio: 1.19%
Inception Date: 03/29/2001
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 800-221-5672
Fund Website: www.AllianceBernstein.com

Top 5 Holdings (as of 12/31/2006)

ING Groep	3.48%
Munich Re Grp	3.20%
Renault	3.09%
JFE Hldgs	2.97%
ORIX	2.88%

Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



American Century Equity Growth Adv

Ticker: BEQAX

Investment Objective

The fund seeks capital appreciation by investing in common stocks.

Investment Strategy

Under normal market conditions, the portfolio managers intend to keep the funds essentially fully invested in stocks regardless of the movement of stock prices generally. When the managers believe it is prudent, the funds may invest a portion of their assets in convertible debt securities, equity-equivalent securities, foreign securities, short-term securities, nonleveraged futures contracts and other similar securities.

Morningstar Category

Large Blend

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 02507M709

General Information

Expense Ratio: 0.92%
 Inception Date: 10/09/1997
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-345-2021
 Fund Website: www.americancentury.com

Top 5 Holdings (as of 12/31/2006)

ExxonMobil Corporation 5.09%
 Citigroup, Inc. 3.79%
 Bank of America Corporation 2.97%
 IBM 2.84%
 J.P. Morgan Chase & Co. 2.82%



American Funds EuroPacific Gr R4

Ticker: REREX

Investment Objective

The fund seeks to provide you with long-term growth of capital.

Investment Strategy

Normally, the fund will invest at least 80% of its assets in securities of issuers located in Europe and the Pacific Basin. Various factors will be considered when determining whether a country is part of Europe, including whether a country is part of the MSCI European indexes. A country will be considered part of the Pacific Basin if any of its borders touch the Pacific Ocean. The fund may also hold cash, money market instruments and fixed income securities.

Morningstar Category

Foreign Large Blend

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 298706847

General Information

Expense Ratio: 0.87%
 Inception Date: 06/07/2002
 Fund Manager: Team Managed
 Managed Fund Since:
 Fund Phone Number: 800-421-0180
 Fund Website: www.AmericanFundsRetirement.com

Top 5 Holdings (as of 12/31/2006)

Roche Holding 2.96%
 Bayer 1.79%
 Nestle 1.66%
 America Movil SAB ADR 1.57%
 Kookmin Bank 1.54%

Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Ariel

Ticker: ARGFX

Investment Objective

The fund seeks long-term capital appreciation.

Investment Strategy

The fund invests primarily in the stocks of companies with market capitalizations between \$1 billion and \$5 billion. The fund seeks to invest in quality companies in industries in which the adviser has expertise. The fund only buys when the adviser determines that these businesses are selling at excellent values. The fund generally will hold no more than 50 securities in its portfolio. The fund may invest up to 10% of its net assets in foreign securities.

Morningstar Category

Mid-Cap Blend

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 040337107

General Information

Expense Ratio: 1.07%
Inception Date: 11/06/1986
Fund Manager: John W Rogers Jr.
Managed Fund Since: 1986
Fund Phone Number: 800-292-7435
Fund Website: www.arielmutualfunds.com

Top 5 Holdings (as of 01/31/2007)

Markel Corporation	5.11%
Hewitt Associates, Inc.	4.82%
Energizer Holdings, Inc.	4.69%
Janus Capital Group, Inc.	4.22%
Jones Lang LaSalle, Inc.	4.18%



Goldman Sachs Mid Cap Value A

Ticker: GCMAX

Investment Objective

The fund seeks long-term capital appreciation.

Investment Strategy

The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) in a diversified portfolio of equity investments in mid-cap issuers with public stock market capitalizations (based upon shares available for trading on an unrestricted basis) within the range of the market capitalization of companies constituting the Russell Midcap® Value Index at the time of investment.

Morningstar Category

Mid-Cap Value

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 38142V720

General Information

Expense Ratio: 1.17%
Inception Date: 08/15/1997
Fund Manager: Eileen Rominger
Managed Fund Since: 1999
Fund Phone Number: 800-526-7384
Fund Website: www.goldmansachsfunds.com

Top 5 Holdings (as of 12/31/2006)

Entergy Corporation	3.11%
Range Resources Corporation	2.83%
J.C. Penney Company, Inc.	2.56%
Ambac Financial Group, Inc.	2.38%
Williams Companies, Inc.	2.38%

Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Hotchkis and Wiley Large Cap Value A

Ticker: HWLAX

Investment Objective

The fund seeks current income and long-term growth of income, as well as capital appreciation.

Investment Strategy

The fund invests at least 80% of its net assets plus borrowings for investment purposes in common stocks of large cap U.S. companies under normal circumstances. The advisor currently considers large cap companies to be those with market capitalizations like those found in the Russell 1000® Index. Normally, the fund invests at least 80% of its net assets in stocks that have a high cash dividend or payout yield relative to the market.

Morningstar Category

Large Value

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 44134R107

General Information

Expense Ratio: 1.22%
Inception Date: 10/26/2001
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 866-493-8637
Fund Website: www.hwcm.com

Top 5 Holdings (as of 01/31/2007)

CA, Inc.	4.92%
Electronic Data Systems Corporation	4.86%
Tyco International, Ltd.	4.51%
Microsoft Corporation	4.18%
Exelon Corporation	4.17%



T. Rowe Price Growth Stock Adv

Ticker: TRSAX

Investment Objective

The fund seeks to provide long-term capital growth and, secondarily, increasing dividend income through investments in the common stocks of well-established growth companies.

Investment Strategy

The fund will normally invest at least 80% of net assets in the common stocks of a diversified group of growth companies. The fund manager mostly seeks investments in companies that have the ability to pay increasing dividends through strong cash flow and have above-average rate of earnings growth and a lucrative niche in the economy that gives them the ability to sustain earnings momentum even during times of slow economic growth.

Morningstar Category

Large Growth

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 741479208

General Information

Expense Ratio: 0.94%
Inception Date: 12/31/2001
Fund Manager: Robert W. Smith
Managed Fund Since:
Fund Phone Number: 800-638-5660
Fund Website: www.troweprice.com

Top 5 Holdings (as of 12/31/2006)

General Electric Company	4.05%
UnitedHealth Group, Inc.	2.31%
UBS AG	1.93%
Schlumberger, Ltd.	1.83%
Microsoft Corporation	1.79%



T. Rowe Price Total Equity Market Idx

Ticker: POMIX

Investment Objective

The fund seeks to match the performance of the entire U.S. stock market.

Investment Strategy

The fund uses a sampling strategy, investing substantially all of its assets in a broad spectrum of small-, mid-, and large-capitalization stocks representative of the Dow Jones Wilshire 5000 Composite Index. In an attempt to recreate each of the Dow Jones Wilshire indices, the fund manager selects stocks in terms of industry, size, and other characteristics.

Morningstar Category

Large Blend

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 779552306

General Information

Expense Ratio: 0.40%
Inception Date: 01/30/1998
Fund Manager: E. Frederick Bair
Managed Fund Since:
Fund Phone Number: 800-638-5660
Fund Website: www.troweprice.com

Top 5 Holdings (as of 12/31/2006)

ExxonMobil Corporation	2.47%
General Electric Company	2.09%
Microsoft Corporation	1.65%
Citigroup, Inc.	1.49%
Bank of America Corporation	1.30%



Vanguard Explorer

Ticker: VEXPX

Investment Objective

The fund seeks to provide long-term capital appreciation.

Investment Strategy

The fund invests mainly in the stocks of small companies. These companies tend to be unseasoned but are considered by the fund's advisors to have superior growth potential. Also, these companies often provide little or no dividend income. The fund uses multiple investment advisors. Although the fund typically does not make significant investments in foreign securities, it reserves the right to invest up to 25% of its assets this way.

Morningstar Category

Small Growth

Morningstar Style Box

			Large
			Medium
			Small
Value	Blend	Growth	

CUSIP: 921926101

General Information

Expense Ratio: 0.46%
Inception Date: 12/11/1967
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 800-662-7447
Fund Website: www.vanguard.com

Top 5 Holdings (as of 09/30/2006)

Vanguard Small Cap ETF	1.03%
Akamai Technologies, Inc.	0.81%
O'Reilly Automotive, Inc.	0.67%
Swift Transportation Co.	0.63%
Cephalon, Inc.	0.61%

Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



American Funds American Balanced R4

Ticker: RLBEX

Investment Objective

The fund seeks: (1) conservation of capital, (2) current income and (3) long-term growth of capital and income.

Investment Strategy

The fund invests in a broad range of securities, including stocks and bonds (rated Baa or better by Moody's Investors Service, Inc. or BBB or better by Standard & Poor's Corporation or unrated but determined to be of equivalent quality). It also invests in securities issued and guaranteed by the U.S. government. The fund will maintain at least 50% of the value of its assets in common stocks and at least 25% of the value of its assets in debt securities, including money market securities.

Morningstar Category

Moderate Allocation

Morningstar Style Box

Style Box not available

CUSIP: 024071847

General Information

Expense Ratio: 0.63%
Inception Date: 06/21/2002
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 800-421-0180
Fund Website: www.AmericanFundsRetirement.com

Top 5 Holdings (as of 12/31/2006)

Microsoft Corporation	2.69%
IBM	1.86%
Altria Group, Inc.	1.81%
Citigroup, Inc.	1.64%
Chevron Corporation	1.58%



Delaware Diversified Income Instl

Ticker: DPFFX

Investment Objective

The fund seeks maximum long-term total return, consistent with reasonable risk.

Investment Strategy

The fund allocates its investments principally among the following four sectors of the fixed-income securities markets: the U.S. Investment Grade Sector, the U.S. High-Yield Sector, the International Developed Markets Sector, and the Emerging Markets Sector. Under normal circumstances, the fund will invest at least 80% of its net assets in fixed income securities. The fund's investments in emerging markets will, in the aggregate, be limited to no more than 15% of the fund's total assets.

Morningstar Category

Intermediate-Term Bond

Morningstar Style Box

			High
			Medium
			Low
Short	Interm	Long	

CUSIP: 246248587

General Information

Expense Ratio: 0.75%
Inception Date: 10/25/2002
Fund Manager: Team Managed
Managed Fund Since:
Fund Phone Number: 800-362-7500
Fund Website: www.delawareinvestments.com

Top 5 Holdings (as of 12/31/2006)

US Treasury Note (Fut)	10.09%
FNCL 5.5%	1.86%
US Treasury Note 4.625%	1.51%
New South Wales Treasury 5.5%	1.39%
US Treasury Note 4.875%	1.15%

Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.



Vanguard Total Bond Market Index

Ticker: VBMFX

Investment Objective

The fund seeks to track the performance of a broad, market-weighted bond index.

Investment Strategy

The fund employs a "passive management"--or indexing--investment approach designed to track the performance of the Lehman Brothers Aggregate Bond Index. It invests by sampling the Index, meaning that it holds a range of securities that, in the aggregate, approximates the full Index in terms of key risk factors and other characteristics. All of the fund's investments will be selected through the sampling process, and at least 80% of the fund's assets will be invested in bonds held in the Index.

Morningstar Category
Intermediate-Term Bond

Morningstar Style Box

			High
			Medium
			Low
Short	Interm	Long	

CUSIP: 921937108

General Information

Expense Ratio: 0.20%
Inception Date: 12/11/1986
Fund Manager: Kenneth E. Volpert
Managed Fund Since: 1992
Fund Phone Number: 800-662-7447
Fund Website: www.vanguard.com

Top 5 Holdings (as of 09/30/2006)

US Treasury Note 4.375%	1.48%
US Treasury Note 4.375%	1.34%
US Treasury Bond 8.75%	0.98%
US Treasury Note 4%	0.91%
US Treasury Note 4.25%	0.83%



INVESCO Stable Value Trust

Ticker: N/A

Investment Objective

The primary investment objectives of this Fund will be to seek the preservation of principal and interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity.

Investment Strategy

The Fund may invest in various high quality fixed income investments that, in the aggregate, will provide stable account values, including, but not limited to, traditional Guaranteed Investment Contracts, separate account contracts, and various security investment contracts such as interest rate swap agreements.

General Information

Inception Date: 03/01/1988
Fund Manager: INVESCO Institutional (N.A.), Inc.
Fund Phone Number: 800-881-8520

Allocation (as of 12/31/2006)

State Street Bank & Trust	17.92%
Monumental Life Ins. Company	17.88%
ING Life Insurance Annuity Company	14.17%
UBS AG	13.52%
J.P. Morgan Chase Bank	12.00%

Collective Trusts are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC, the Federal Reserve Board, or any other government agency.

Transfers from this stable value option to a competing fund may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to a competing fund within 90 days.

INV1

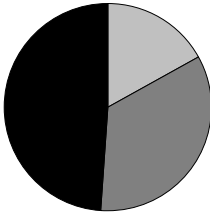
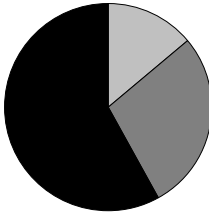
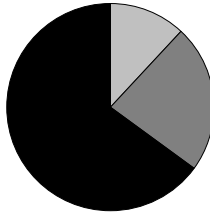
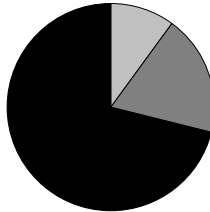
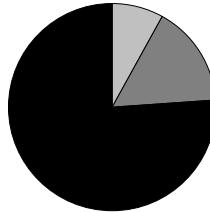
Be aware that there are significant differences in risk among investment asset classes. Refer to the investment pyramid for a complete listing of disclosures. Shares of a mutual fund will fluctuate so that, when redeemed, they may be worth more or less than their original cost. Refer to the fund's prospectus for complete information on the risks and expenses involved with a particular investment. Please note that some fund companies may waive a portion of these expenses.

LifeSpanSM Asset Allocation Models

LifeSpanSM asset allocation models are designed to help you select the investment options that best align with your retirement goals. When choosing a LifeSpanSM asset allocation model:

- Determine the projected date at which you think you may take a distribution from your retirement plan.
- Select the model that best aligns with that date.

LifeSpanSM asset allocation models are automatically realigned when market conditions cause them to move away from the selected allocation. The model you select will change over time, becoming more conservative as you approach your target distribution date. These time-based models have been developed for Fremont Area Medical Center by Aon Investment Consulting using investment options in your plan.

2010 Model	2015 Model	2020 Model	2025 Model	2030 Model
				
Stable Value Investments 17%	Stable Value Investments 14%	Stable Value Investments 12%	Stable Value Investments 10%	Stable Value Investments 8%
17% Invesco Stable Value Trust	14% Invesco Stable Value Trust	12% Invesco Stable Value Trust	10% Invesco Stable Value Trust	8% Invesco Stable Value Trust
Bond-based Funds 34%	Bond-based Funds 28%	Bond-based Funds 23%	Bond-based Funds 19%	Bond-based Funds 16%
24% Delaware Diversified Income Instl	20% Delaware Diversified Income Instl	16% Delaware Diversified Income Instl	13% Delaware Diversified Income Instl	11% Delaware Diversified Income Instl
10% Vanguard Total Bond Market Index	8% Vanguard Total Bond Market Index	7% Vanguard Total Bond Market Index	6% Vanguard Total Bond Market Index	5% Vanguard Total Bond Market Index
Stock-based Funds 49%	Stock-based Funds 58%	Stock-based Funds 65%	Stock-based Funds 71%	Stock-based Funds 76%
3% Alger MidCap Growth Institutional I	4% Alger MidCap Growth Institutional I	5% Alger MidCap Growth Institutional I	6% Alger MidCap Growth Institutional I	6% Alger MidCap Growth Institutional I
5% AllianceBernstein Intl Val A	7% AllianceBernstein Intl Val A	7% AllianceBernstein Intl Val A	8% AllianceBernstein Intl Val A	9% AllianceBernstein Intl Val A
10% American Century Equity Growth Adv	8% American Century Equity Growth Adv	8% American Century Equity Growth Adv	9% American Century Equity Growth Adv	8% American Century Equity Growth Adv
5% American Funds EuroPacific Gr R4	6% American Funds EuroPacific Gr R4	7% American Funds EuroPacific Gr R4	8% American Funds EuroPacific Gr R4	8% American Funds EuroPacific Gr R4
1% Ariel	2% Ariel	2% Ariel	3% Ariel	4% Ariel
2% Goldman Sachs Mid Cap Value A	3% Goldman Sachs Mid Cap Value A	4% Goldman Sachs Mid Cap Value A	4% Goldman Sachs Mid Cap Value A	5% Goldman Sachs Mid Cap Value A
6% Hotchkis and Wiley Large Cap Value A	8% Hotchkis and Wiley Large Cap Value A	9% Hotchkis and Wiley Large Cap Value A	9% Hotchkis and Wiley Large Cap Value A	10% Hotchkis and Wiley Large Cap Value A
9% T. Rowe Price Growth Stock Adv	11% T. Rowe Price Growth Stock Adv	12% T. Rowe Price Growth Stock Adv	13% T. Rowe Price Growth Stock Adv	14% T. Rowe Price Growth Stock Adv
6% T. Rowe Price Total Equity Market Idx	6% T. Rowe Price Total Equity Market Idx	7% T. Rowe Price Total Equity Market Idx	7% T. Rowe Price Total Equity Market Idx	7% T. Rowe Price Total Equity Market Idx
2% Vanguard Explorer	3% Vanguard Explorer	4% Vanguard Explorer	4% Vanguard Explorer	5% Vanguard Explorer

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.

An asset allocation strategy and diversification may help reduce, but cannot eliminate risk of investment losses. There is no guarantee that by assuming more risk, you will achieve higher returns.

NOTES

Fremont Area Medical Center Retirement Plans

Enrollment Form

This form may be used for your initial investment elections only. All future changes must be made by either phone or web. Attempted allocation changes using this form, other than your initial allocation, will not be accepted.

STEP 1: Tell us about yourself

Information provided on this form will be used exclusively for the administration of your account and sending financial documents and information related to your plan.

Choose the appropriate title: ☐ Mr. ☐ Mrs. ☐ Miss. ☐ Ms. ☐ Dr. ☐ Other _____

Name: _____ SS#: _____

Last First Middle

Address: _____

Street City State Zip

Birth date: _____ Date of hire: _____ Daytime phone: () _____ Evening phone: () _____

☐ Married Occupation: _____

☐ Not married Work hours: _____

E-mail address: _____

☐ I elect to receive future communications regarding fund data, including prospectus and fund reports, sent to my e-mail address above.

STEP 2: Set your contribution amount in the 457 Deferred Compensation Plan

(For details refer to "Important information about your plan" in your Enrollment booklet.)

☐ I want to contribute through salary deferrals.

Tell us what amount of your salary, per pay period, in whole numbers.

\$

☐ I do not want to contribute through salary deferrals.

Please complete the remainder of the form.

STEP 3: Name your beneficiary(ies) This designation is for my: ☐ 457(b) Plan ☐ 401(a) Plan ☐ 457(b) & 401(a) Plans

To name more beneficiaries than this space permits, list them on a separate sheet, sign and date it, then attach it to this form and check this box: ☐ More beneficiaries attached ☐ I'm making changes to my existing account

Primary beneficiary

Name: _____ SS#: _____ Share: _____ %

Last First Middle

Address: _____

Street City State Zip

Date of birth: _____ Relationship: (choose one) ☐ Spouse ☐ Daughter/Son ☐ Parent ☐ Other

CHECK ONE: ☐ Primary beneficiary ☐ Secondary beneficiary

Name: _____ SS#: _____ Share: _____ %

Last First Middle

Address: _____

Street City State Zip

Date of birth: _____ Relationship: (choose one) ☐ Spouse ☐ Daughter/Son ☐ Parent ☐ Other

CHECK ONE: ☐ Primary beneficiary ☐ Secondary beneficiary

Name: _____ SS#: _____ Share: _____ %

Last First Middle

Address: _____

Street City State Zip

Date of birth: _____ Relationship: (choose one) ☐ Spouse ☐ Daughter/Son ☐ Parent ☐ Other

(Please see reverse side)

STEP 4: Choose your investment options

LifeSpan SM Asset Allocation Model (Select only one model for each contribution source shown.)	Contributions
2010 Model	<input type="checkbox"/> 100%
2015 Model	<input type="checkbox"/> 100%
2020 Model	<input type="checkbox"/> 100%
2025 Model	<input type="checkbox"/> 100%
2030 Model	<input type="checkbox"/> 100%

Periodically, your account balances will be automatically re-balanced according to the LifeSpanSM Asset Allocation Models investment mix; and you have agreed to participate in any changes in the investment mix for the LifeSpanSM Asset Allocation Models as the plan sponsor may deem appropriate from time to time in keeping with the investment objectives of the selected model. The models will be rebalanced quarterly on January 25th, April 25th, July 25th and October 25th of each year.

OR - (Complete this next section ONLY IF you did not select a LifeSpanSM Asset Allocation Model above)

Determine your own asset allocation percentages. Fill in your own investment percentages. Your percentages must add up to 100%.

Investment options	457(b) Contributions	401(a) Contributions
Cash and Stable Value Investments		
INVESCO Stable Value Trust	%	%
Bonds		
Delaware Diversified Income Instl	%	%
Vanguard Total Bond Market Index	%	%
Balanced Investments		
American Funds American Balanced R4	%	%
Stocks		
Alger MidCap Growth Institutional I	%	%
AllianceBernstein Intl Val A	%	%
American Century Equity Growth Adv	%	%
American Funds EuroPacific Gr R4	%	%
Ariel	%	%
Goldman Sachs Mid Cap Value A	%	%
Hotchkis and Wiley Large Cap Value A	%	%
T. Rowe Price Growth Stock Adv	%	%
T. Rowe Price Total Equity Market Idx	%	%
Vanguard Explorer	%	%
Total:	100%	100%

Do you want your assets Automatically Rebalanced? If YES, select a frequency for each source shown below. (For a detailed explanation regarding this feature, please refer to your Enrollment booklet.)

457(b) Account balance	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Semi-annually	<input type="checkbox"/> Annually	Start Date: / /
401(a) Account balance	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Semi-annually	<input type="checkbox"/> Annually	Start Date: / /

STEP 5: Sign your name

- By signing below, I certify that:
- I have read, understand and agree to the terms on this form, the disclosures outlined in "Important information about your plan," and the distribution restrictions contained in the enrollment booklet.
- 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[®] Program*.
- I understand that I can make changes to the data on this form on the Internet at www.LincolnAlliance.com or by calling the *Lincoln Alliance[®] Program* Customer Service line at 800-234-3500.

Participant's signature **X**

Date

RC name:

Return this form to: Your FAMC Human Resources representative

Rollover / Transfer Request Form

Section I Plan Information

SPECIAL NOTES

- Carefully read the rollover notice you received from your distributing plan before you complete the following sections on the Rollover Request. The choices you make will affect the taxes you owe.
- If you don't complete Section II of this form, your rollover will be moved to the default investment option designated by your employer.

Step 1: Tell us about yourself

Choose the appropriate title: ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr. ☐ Other _____

Name: _____ SS#: _____
 Last First Middle

Address: _____
 Street City State Zip

Birth date: _____ Date of hire: _____ Daytime phone: () _____ Evening phone: () _____

☐ Married ☐ Not married Occupation: _____ Work hours: _____

Step 2: What was your former plan (Please complete all of Step 2.)

Amount of rollover: ☐ \$ _____ or ☐ _____ %

I am requesting a **rollover** of:

☐ pre-tax contributions from a 401(k) plan

☐ pre-tax contributions from a 401(a) plan

☐ pre-tax contributions from a 403(b) plan

☐ pre-tax contributions from a 457(b) governmental plan

☐ pre-tax contributions from an IRA

Note: After-tax Rollovers are not allowed for this plan.

Former employer's name: _____ Phone: () _____

Previous Account number: _____

The account I want to roll over is with (check one): ☐ Lincoln Life ☐ Other

Name of annuity provider, custodian or trustee: _____

Contact person: _____ Phone: () _____ Email: _____

Address: _____
 Street City State ZIP

You must provide one of the following forms of documentation in order to process your rollover:

☐ Copy of most recent statement from the prior plan

(Documentation must clearly confirm type of plan, i.e., 401(k), 403(b), 457(b) governmental plan or IRA)

☐ Letter from prior plan sponsor indicating the type of plan where rollover originated

☐ Copy of prior plan sponsor's IRS determination letter

Failure to provide one of the above forms of supporting information will delay the processing of your rollover request until such supporting information is received.

(Please see reverse side)

Step 3: Signatures

- I verify that this transaction contains only eligible rollover dollars. I have read the above information and authorize the investment of my rollover contribution solely for my benefit, based on my investment elections in Section II of this form. I have read and I understand the **rollover notice I received from my distributing plan**. I request to have this transaction processed immediately.
- I understand that my participation, including my rollover contribution and any associated earnings, will be governed by the provisions contained in the receiving retirement plan.
- I verify that this rollover was transferred within 60 days after I received such payment, if applicable.

X

Participant's signature

Date

Trustee acceptance

Be advised that the Wilmington Trust Co. 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[®] Program*.

Return this form to:

Fremont Area Medical Center
c/o Lincoln Retirement Services Co.
3800 N. Wilke Road, Suite 250
Arlington Heights, IL 60004-9915

Instructions for former provider:
Please make check payable to:
Wilmington Trust for the benefit of Fremont Area Medical Center 457Deferred
Compensation Plan, (participant's name), (participant's Social Security
number).

(Please see next page)

Rollover / Transfer Request Form

Section II Investment Allocation

Name: _____ SS#: _____
 Last First Middle

Step 4: Where should your rollover go

Amount of rollover: ☐ \$ _____ or ☐ _____ %

INVESTMENT ELECTIONS: I authorize my rollover check to be invested in the retirement plan in the following manner:

NOTE: Indicate investment elections in whole percentages. Total must equal 100%, in increments of 1%. If you do not complete this section, your rollover will be moved to the default investment option designated by your employer. You will then be able to move your assets out of that investment option.

If you elected a LifeSpanSM model with a rebalancing feature or signed up to have your account automatically rebalanced, the assets from this transfer will be included with your current asset balance and will be rebalanced accordingly to your current investment selection.

Option1: Use LifeSpan SM Asset Allocation Models.	Select One
2010 Model	<input type="checkbox"/> 100%
2015 Model	<input type="checkbox"/> 100%
2020 Model	<input type="checkbox"/> 100%
2025 Model	<input type="checkbox"/> 100%
2030 Model	<input type="checkbox"/> 100%
<i>If you completed Option 1, Do Not complete Option 2.</i>	
Option 2: Determine your own asset allocation percentages. Fill in your own investment percentages. Your percentages must add up to 100% in increments of 1%.	Percentages
Cash and Stable Value Investments	
INVECO Stable Value Trust	%
Bonds	
Delaware Diversified Income Instl	%
Vanguard Total Bond Market Index	%
Balanced Investments	
American Funds American Balanced R4	%
Stocks	
Alger MidCap Growth Institutional I	%
AllianceBernstein Intl Val A	%
American Century Equity Growth Adv	%
American Funds EuroPacific Gr R4	%
Ariel	%
Goldman Sachs Mid Cap Value A	%
Hotchkis and Wiley Large Cap Value A	%
T. Rowe Price Growth Stock Adv	%
T. Rowe Price Total Equity Market Idx	%
Vanguard Explorer	%
<i>If you completed Option 2, Do Not complete Option 1.</i>	Total: 100%

Step 5: Sign your name

X _____ Date _____
 Participant's signature

Return this form to: Fremont Area Medical Center, c/o Lincoln Retirement Services Co., 3800 N. Wilke Road, Suite 250, Arlington Heights, IL 60004

Important Information About Your Plan

Your contribution amount

By enrolling in the Fremont Area Medical Center Retirement Plans, you understand and agree that:

- The employer will reduce your pay by the amount you indicated per pay period in the 457 Deferred Compensation Plan.
- The employer will send this amount to the provider as contributions toward your retirement plan.
- The first payroll deduction will take place as directed by your employer, which is described in the plan highlights or the summary plan description provided by your employer.
- While employment continues, this agreement legally binds both you and the employer for amounts deferred until a change is submitted.
- This agreement will apply only to amounts not yet currently available to you. It will not apply to any amounts earned after the agreement is terminated.

Your beneficiary designations

By enrolling in the Fremont Area Medical Center Retirement Plans, you understand and agree that:

- The beneficiary designation provided on the enrollment form applies only to your *Lincoln Alliance*[®] Program assets in the Fremont Area Medical Center Retirement Plans and does not supercede beneficiary designations made under this plan for investments held in non- *Lincoln Alliance*[®] Program investment products.
- If you do not name a beneficiary or if no beneficiary survives you, all death benefits will be paid according to the retirement plan document provisions or applicable state regulations.
- Your primary beneficiary will receive the entire value of the account. If there are several surviving primary beneficiaries, the account value will be divided equally among them, unless specified otherwise.
- Your secondary beneficiary will receive the entire value of the account if no primary beneficiary is living. If there are several surviving secondary beneficiaries, the account value will be divided equally among them, unless specified otherwise.

Your investment options

By enrolling in the Fremont Area Medical Center Retirement Plans, you understand and agree that:

- Your employer recommends that you review your enrollment materials completely before deciding to participate and making your investment elections.
- If you decide to participate and don't provide investment choices on the enrollment form, your contributions will be invested in the default investment option selected by your employer. You will be able to transfer those assets to other investment options within your program after the enrollment period ends.

Before signing up for Automatic Rebalancing you have read and understand that:

- This rebalancing is accomplished by having assets automatically transferred among your investment options on a fixed schedule.
- If you determined your own asset allocation percentages and requested automatic rebalancing, but do not provide a start date automatic rebalancing will commence on the 15th of the month following receipt of the form. Your portfolio will be automatically readjusted using the frequency you selected.
- If you elected a *LifeSpan*SM model or signed up to have your account automatically rebalanced, the assets from any rollover or transfer will be included with your current asset balance and will be rebalanced accordingly to the current investment selection.

Your distribution restrictions

By enrolling in the Fremont Area Medical Center Retirement Plans, you indicate that you have read and understand any applicable distribution restrictions outlined in the plan highlights section of the enrollment materials.

Notice of Privacy Policy

Lincoln Financial Advisors Corporation

Your Privacy is Important to Us

We want you to know that protecting the privacy of your personal information is one of our top priorities. We value our relationship with you. The very nature of our relationship with you requires us to collect or share certain types of information about you. We want you to know what information we collect, how we protect it and how we may use it. This privacy notice explains how we use potential, current and former customer information. Please read it carefully.

What Personal Information Do We Have?

We collect information, such as name, address, social security number, assets, income or employment status, that we need to provide the services you request and to administer your business with us. We may also collect health information as you authorize. The type of information we collect depends on the products or services you request and may include:

- Information we receive from you when you request product information or complete an application, a fact finder for financial planning, or other form;
- Information we receive from your employer in connection with its sponsoring and administering your retirement plan;
- Information about your transactions and relationships with us and our family of companies;
- Information we receive from consumer-reporting agencies; and
- Information we receive from third parties in order to provide products to you (such as motor vehicle reports and medical information).

How Do We Use Your Personal Information?

We use your personal information and may provide it to others such as your agent or broker, reinsurance companies and firms providing services to us (such as financial printers and information service vendors):

- To process your requests and transactions;
- To fulfill legal and regulatory requirements;
- To perform services for us or on our behalf or on your behalf; and
- For joint marketing of our products and services.

We do not disclose nonpublic personal information about our potential, current and former customers unless allowed or required by law. We may, as permitted by law, share your financial information with our affiliates and others to market products or services to you. Where required by law, we may need to give you the option to “opt-in” or “opt-out” before we can share your information for the purpose of marketing products and services to you.

We will not disclose any medical or health information we collect about you unless authorized by you to do so or permitted by law. We may share such information without authorization, to the extent permitted by law, with third parties or affiliates assisting us, such as those who assist us in underwriting insurance or investigating a claim for benefits.

Protecting the Confidentiality of Your Personal Information

We only allow access to your personal information to those individuals who need it in order to provide products or services to you or to perform services for us or on your behalf. Individuals who have access to your personal information are required to keep it strictly confidential. We provide training to our employees about the importance of protecting the privacy of your information. We maintain safeguards to protect your personal information.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

This notice is being provided by the Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, First Penn-Pacific Life Insurance Companies, Lincoln Financial Advisors Corporation because you are a customer of one or more of these entities.

