Lincoln Financial Group®

For use with:
***Lincoln Alliance*® program**

United Construction Trades and Industrial Employees International Union 401(k) Savings Plan

Enrollment form

UCTI-001

This form may be used for initial elections only. Change requests submitted on this form will not be accepted. If you need assistance completing this form, please contact your retirement plan representative or the Lincoln Customer Contact Center at 800-234-3500.

Step A: Participant information

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

Name ____ SSN ______-______-______
First Middle Last Suffix (i.e., Jr., Sr.)

Address ____

City ____________________________ State ____________ Zip ____________

Birthdate _____ / _____ / _______ *(mm/dd/yyyy)* ☐ Married ☐ Not married Daytime phone ____________

Date of hire/rehire _____ / _____ / _______ *(mm/dd/yyyy)* ☐ Male ☐ Female Evening phone ____________

Email address ____

Step B: Decide how to invest

Make an all-in-one choice

Choose only one Make an all-in-one choice option at 100%. *If selected, do not complete any other section in* ***Decide how to invest.***

The following investment options are asset allocation portfolios primarily consisting of a combination of bond-based and stock-based funds that correspond to a specific time horizon and risk profile. The mix or asset allocations of funds and other investments making up the portfolio (and owned by you) will change over time, becoming more conservative as you approach or progress through retirement. For additional information regarding the asset allocation of a specific portfolio, please consult the portfolio's investment fact sheet.

Target-date + target-risk portfolios

100% 2010 American Funds Inc.	☐ Moderate
100% 2015 American Funds Inc.	☐ Moderate
100% 2020 American Funds Inc.	☐ Moderate
100% 2025 American Funds Inc.	☐ Moderate
100% 2030 American Funds Inc.	☐ Moderate
100% 2035 American Funds Inc.	☐ Moderate
100% 2040 American Funds Inc.	☐ Moderate
100% 2045 American Funds Inc.	☐ Moderate
100% 2050 American Funds Inc.	☐ Moderate
100% 2055 American Funds Inc.	☐ Moderate
100% 2060 American Funds Inc.	☐ Moderate
100% 2065 American Funds Inc.	☐ Moderate

Retirement allocation portfolios

100% Retirement	☐ Moderate

Rebalancing is handled for you. When you select a portfolio, your account balances will be automatically rebalanced periodically. The rebalancing process is based on the portfolio's investment mix and objectives.

Continue to the next page for "Manage it yourself"

Step B: Decide how to invest *continued*

Manage it yourself

If you choose this option, do not complete any other section in ***Decide how to invest.***

Use this section to indicate your asset allocations. Your percentages must add up to 100% in increments of 1%.

Percentages	Investment options	Percentages	Investment options
Cash/Stable Value		**Balanced/Asset Allocation Continued...**	
___________%	Lincoln Ny Stable Value Account Z690	___________%	2035 American Funds Inc. Moderate
		___________%	2040 American Funds Inc. Moderate
Balanced/Asset Allocation		___________%	2045 American Funds Inc. Moderate
___________%	2010 American Funds Inc. Moderate	___________%	2050 American Funds Inc. Moderate
___________%	2015 American Funds Inc. Moderate	___________%	2055 American Funds Inc. Moderate
___________%	2020 American Funds Inc. Moderate	___________%	2060 American Funds Inc. Moderate
___________%	2025 American Funds Inc. Moderate	___________%	2065 American Funds Inc. Moderate
___________%	2030 American Funds Inc. Moderate	___________%	American Funds Inc. Moderate

All investment percentages must equal 100%. **100% = Total**

Automatic rebalancing: If you want your assets automatically rebalanced, please select a frequency and start date below. (For a detailed explanation of this feature, please refer to your enrollment kit.)

Rebalance my account ☐ Quarterly ☐ Semiannually ☐ Annually Start date ____ / ____ / ______ (mm/dd/yyyy)

Step C: Participant signature

By signing below, I certify that:

- In connection with my enrollment into my employer sponsored plan, facilitated with this form through Lincoln, I represent and warrant that my answers on this form and any documents I have attached are true and accurate. I understand that any person who knowingly presents false statements on this form may be guilty of a criminal offense and subject to penalties.
- I have read, understand and agree to the terms on this form, the disclosures outlined and the distribution restrictions contained in the enrollment booklet.
- My investment choices are my own, and they were not recommended to me by the Lincoln Financial Group or any organizations affiliated with the *Lincoln Alliance*® program.
- I understand that I can make changes to my investment options at LincolnFinancial.com or by calling the *Lincoln Alliance*® program Customer Contact Center at 800-234-3500.

Participant signature ____ Date ____ / ____ / ______ *(mm/dd/yyyy)*

Email this form to: AllianceForms@lfg.com

Or

Mail this form to: Board of Trustees of the United Construction Trades and Industrial Employees International Union 401(k) Savings Plan, c/o Lincoln Retirement Services Co, PO Box 7876, Fort Wayne, IN 46801-7876

Or

Fax this form to: Board of Trustees of the United Construction Trades and Industrial Employees International Union 401(k) Savings Plan, c/o Lincoln Retirement Services Co at 260-455-9975

Important information

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully 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.

The program includes certain services provided by Lincoln Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial Group, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Target date asset allocation portfolios are designed for investors planning to retire close to the year indicated in the name of the fund portfolio. The manager invests each asset allocation portfolio in accordance with an asset allocation between stocks (equity) and bonds (fixed income), which will become more conservative over time as the target maturity date draws closer and, following that date, as the investor moves further into retirement.

Target risk asset allocation portfolios are designed for investors with a specific risk profile. The mix of asset allocation of the underlying investments within the portfolio will reflect the risk profile indicated in the name of the portfolio. The manager invests each asset allocation portfolio in accordance with an asset allocation between stocks (equity) and bonds (fixed income), which will become more conservative over time.

Asset allocation portfolios' mixture of investments is designed to reduce the volatility of investment returns while still providing the potential for higher long-term total returns that are more likely to be achieved by including some exposure to stocks. The principle value of the asset allocation portfolios will fluctuate with market conditions and is not guaranteed. Asset allocation does not ensure a profit nor protect against a loss. There is no guarantee that the portfolio will achieve its objective or provide adequate income at and/or through retirement, nor does it assume or require a participant to take retirement income while invested in the retirement allocation portfolio. Plan distributions/withdrawals will reduce the investment balance, and future returns are not earned on amounts withdrawn. Past performance is not a guarantee of future results.

The retirement allocation portfolios are designed for investors who are retired or about to retire. Assets in time-based asset allocation portfolios that reach maturity are automatically transferred to corresponding retirement allocation portfolios.

The retirement allocation portfolios' mixture of investments is designed 1) to generate retirement income and preservation of capital, and 2) for growth that outpaces inflation. The principal value of the retirement allocation portfolios will fluctuate with market conditions and is not guaranteed.

There is no guarantee that a particular portfolio will provide adequate income at and/or through retirement, nor does it assume or require a participant to take retirement income while invested in the retirement allocation portfolio. Retirement allocation portfolios are not designed to provide for plan distributions/withdrawals over a set period or to guarantee return of principal. Plan distributions/withdrawals will reduce the investment balance, and future returns are not earned on amounts withdrawn. The retirement allocation portfolio may not be appropriate for all plan participants. As with any asset allocation portfolio, there is no guarantee that a portfolio will achieve its objective. A portfolio's underlying funds' share prices fluctuate, which means you could lose money by investing in accordance with the portfolio allocation. Past performance is not a guarantee of future results.

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

YourPath® portfolios are available as investment options in the *Lincoln Alliance*® program.

Through a single investment option, *YourPath*® portfolios allow retirement plan participants to invest in a mix of mutual funds and other investments that correspond to a specific risk profile and investment time horizon that includes the year (target date) in which the participant expects to retire. As the target date approaches, the mix or asset allocation of funds or other investments making up the portfolio (and owned by the participant) will change, becoming less growth-oriented and more conservative as the target date approaches. A target date portfolio may be more expensive than other types of investment options because it has additional levels of expenses.

YourPath® portfolios are investment options in your retirement plan and do not represent investment recommendations or advice. *YourPath*® portfolios are not mutual funds. *YourPath*® portfolios are periodically rebalanced (not less frequently than annually). An asset allocation strategy doesn't guarantee performance or protect against investment losses. Keep in mind that all investments involve risk. The value of the investment options that make up a specific portfolio you choose to invest in will fluctuate, and there is no assurance that the objective of any portfolio will be achieved. Moreover, a *YourPath*® portfolio's actual allocation may vary from the target strategic allocation at any point in time. Shares of the underlying funds within the portfolio are redeemable at the then-current net asset value of the fund, which may be more or less than their original cost.

Portfolio lineups are subject to change. The investment options within the portfolio involve risk and will not always be profitable. Morningstar Investment Management does not guarantee that negative returns can or will be avoided. An investment made in an investment option may differ substantially from its historical performance and as a result, you may incur a loss. Past performance is no guarantee of future results.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Retirement Services Company, LLC, and Lincoln Financial Distributors, Inc., herein separately and collectively referred to as ("Lincoln").

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.