



Delex Systems, Inc. Retirement Plan



You are committed to pursuing your investment goals with confidence, and you want access to multiple choices and strategies to help you achieve them. We at Delex Systems, Incorporated are pleased to offer a retirement plan to help you reach those retirement goals by

offering the Lincoln DirectorSM group variable annuity through The Lincoln National Life Insurance Company. Our plan is serviced by Delaware Investments[®] and it provides many features and benefits to help you retire with ease.

Features of the Delex Systems, Inc. Retirement Plan

- You are eligible to participate after 6 months of service.
- You are always 100% vested in your salary deferrals and the attributable earnings/losses.
- Delex currently matches 100% of the employee's salary deferral up to 6% of eligible compensation*.

- Vesting in the employer matching contribution and the attributable earnings/losses is earned incrementally over six years of vesting service:

Less than 1 year	0%
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

* Employee salary deferral is subject to limits set by federal regulation. The employer matching contribution amount is set annually by the Board of Directors of Delex Systems, Inc. and the amount is subject to change.

Benefits of the Lincoln Director

- Multiple manager product with 14 well-known fund managers to choose from.
- Over 50 fund options with a Guaranteed Account* for easy diversification.
- 24 hour access to your plan through an internet site and 1-800 line.
- Award-winning quarterly statements that provide your personal rate of return.
- Participant education available on the website including retirement calculators for your planning needs.

For more information, please contact Bob Hite at 800 593-5138 ext. 3288 or 703 287- 3288.
Email: bhite@delex.com

* Guarantees are based on the ability of The Lincoln National Life Insurance Company to meet its financial obligations.



The Delex Systems, Inc. Retirement Plan is governed by federal regulations and a Plan Document, either of which may be amended from time to time, and both of which take precedence over any other form of communication regarding the plan.

Lincoln DirectorSM is a group variable annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on policy #19476 7/94 (and variations thereof) and is distributed by broker/dealers with selling agreements. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Lincoln DirectorSM Investment Lineup

Domestic Equity Options		
Value	Blend	Growth
Large-cap <ul style="list-style-type: none"> AllianceBernstein VPS Growth and Income (SA19) American Funds Insurance Series Growth-Income (SA49) BlackRock Large Cap Value Equity (SA80) Delaware Value (SA61) Fidelity VIP Equity-Income (SA57) MFS VIT Utilities Series (SA67) Value Equity (SA28) 	<ul style="list-style-type: none"> Core Equity (SA11) Fidelity VIP ContraFund® (SA35) MFS VIT Capital Opportunities Series (SA66) Scudder VIT Equity 500 Index (SA27) Social Awareness (SA33) 	<ul style="list-style-type: none"> AllianceBernstein VPS Large Cap Growth (SA29) AllianceBernstein VPS Global Technology (SA31) American Funds Insurance Series Growth (SA48) BlackRock Legacy (SA81) Fidelity VIP Growth (SA58) Janus Aspen Series Large Cap Growth (SA70) Large Capitalization Equity (SA23) MFS VIT Emerging Growth Series (SA65)
Mid-cap <ul style="list-style-type: none"> BlackRock Mid-Cap Value Equity (SA83) Delaware VIP REIT Series (SA55) Neuberger Berman AMT Regency (SA38) 	<ul style="list-style-type: none"> Fidelity VIP Mid Cap (SA84) 	<ul style="list-style-type: none"> Janus Aspen Series Mid Cap Growth (SA64) Medium Capitalization Equity (SA17) Neuberger Berman AMT Mid-Cap Growth (SA37)
Small-cap <ul style="list-style-type: none"> AllianceBernstein VPS Small/Mid Cap Value (SA39)* BlackRock Aurora (SA75)* Delaware VIP Small Cap Value Series (SA56) 	<ul style="list-style-type: none"> Scudder VIT Small Cap Index (SA36) 	<ul style="list-style-type: none"> BlackRock Small/Mid-Cap Growth (SA76)* Franklin Small-Mid Cap Growth Securities (SA63)* Small Capitalization Equity (SA24)
International/Global Equity Options		
Value	Blend	Growth
Large-cap <ul style="list-style-type: none"> International Equity (SA22) Templeton Growth Securities (SA62) 	<ul style="list-style-type: none"> American Funds Insurance Series International (SA54) Fidelity VIP Overseas (SA59) American Funds New Perspective (SA34) 	
Small/Mid-cap <ul style="list-style-type: none"> BlackRock Global Resources (SA77) Delaware VIP Emerging Markets (SA94) 		<ul style="list-style-type: none"> American Funds Insurance Series Global Small Capitalization (SA46)
Fixed Income Options (Domestic and International)		
Short	Medium	Long
High Quality <ul style="list-style-type: none"> Short Term (SA14) 	<ul style="list-style-type: none"> American Century VP Inflation Protection (SA92) Delaware VIP Capital Reserves (SA87) Templeton Global Income Securities (SA86) 	<ul style="list-style-type: none"> Government/Corporate Bond (SA12) Guaranteed
Medium Quality	<ul style="list-style-type: none"> Delaware VIP Diversified Income (SA93) 	
Low Quality	<ul style="list-style-type: none"> High Yield Bond (SA20) 	
Other Investment Options		
Balanced		
<ul style="list-style-type: none"> Aggressive Balanced (SA32) Balanced (SA21) Conservative Balanced (SA30) 		

* Small/Mid-cap, or Smid options can be found in the Small-cap group.

The Lincoln National Life Insurance Company may receive certain fees, pursuant to either a written plan filed with the Securities and Exchange Commission Rule 12b-1, 17 C.F.R. 270.12b-1 (a "12b-1 Plan") or an administrative services agreement with some, but not necessarily all, of the managers of mutual funds purchased by the separate accounts. These fees reimburse some of Lincoln Life's acquisition expenses, printing and mailing expenses, distribution expenses, transfer agency fees, contract holder services expenses, marketing and advertising expenses, and other administrative expenses related to the maintenance of the mutual funds in the separate accounts. The amount of the fees will vary from fund to fund, and are generally described as a percentage of assets under management with the fund. These fees are included in the total underlying fund expenses.