



Business Continuity Planning

The Lincoln Investment Companies have established emergency preparedness plans and procedures that address the possibility of a significant business disruption that could result from power outages, natural disasters and other events. This business continuity plan is reviewed, updated and tested on a regular basis and provides for continuation of investor services in the event of a disruption. A few examples of what might occur if we were to experience a business disruption of varying magnitudes includes, but is not limited to: (1) If telephone service became unavailable, we would re-route calls to an alternate company office for the duration of the outage; (2) If utility electric power were to be lost to our home office, we would within a short period of time contact a contracted power generator vendor, in order to have our generator connected to the building's power circuit. The turnaround time, in this scenario, is estimated to be less than four hours; (3) In the event our home office facilities became unavailable, we would continue to provide critical investor services by relocating personnel and resources to another company office.

While no contingency plan can eliminate all risk of service interruption or temporarily impediments to account access, we will assess and update the firm's plans to mitigate all reasonable risk. Our business continuity plan is subject to modification. Any modifications to this disclosure will be promptly posted to our websites (www.lincolninvestment.com and www.capitalanalysts.com). Investors may at any time request an updated written copy by mail.