Lincoln Financial Group®

Lincoln Financial Group
PO Box 7876
Fort Wayne, IN 46801-7876

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Your Retirement Account

04/01/2023 - 05/01/2023

Lincoln Alliance® program

JUDY A BISSETT
1222 MINHINETTE DR
ROSWELL GA 30075-3623

Account Information

Name: JUDY A BISSETT

Company Name: FULTON COUNTY SCHOOL SYSTEM

Plan Name: FULTON COUNTY SCHOOLS
403B TAX DEFERRED COMPENSATION

Plan ID: FCS-001

Total Account Value *(as of 05/01/2023)*

$133,953.34

Account Summary

Balance *(as of 04/01/2023)*	**$132,452.91**
Investment Earnings	1,205.43
Loan Payments	$295.00
Balance *(as of 05/01/2023)*	**$133,953.34**
Outstanding Loan Balance	$23,380.79
Total Account Value	**$133,953.34**
Vested Balance	$133,953.34

Contact Information

Customer Service:

Our customer service representatives are available at 800-234-3500, Monday - Friday, from 8:00 am to 8:00 pm ET.

Online Service:

For your updated detailed account information, fund performance and to access education/planning tools, visit LincolnFinancial.com.

Representative:
John W White Jr
JOHN.WHITE@LFG.COM

Estimated Retirement Income

This estimate utilizes savings amounts based on prior month totals from the date the statement was created and years to retirement. This estimate may not illustrate a comprehensive analysis of your situation. Visit LincolnFinancial.com and log in to your account for a more in-depth analysis.

Estimated Monthly Income at Retirement

$2,684.33

Potential Account Value at Retirement

$651,175.48

Your potential Account Value at Retirement is based only on savings in this employer plan. Assumptions for potential account value: You/your employer continue contributing at the same rate as per the previous 12 months until age 67; your savings grow at 6% annually during the pre-retirement period. Assumptions for monthly income: Your retirement begins at age 67 and ends at age 85; your savings grow at 4% annually during this 18 year period. All estimated amounts are in today's dollars and the potential monthly income amount does not consider taxes.

Your Personal Rate of Return* *(as of 05/01/2023)*

3-Month	YTD	1-Year	3-Year	5-Year
0.90 %	6.11%	-0.87%	8.49%	5.46%

*Personalized rate of return represents the individual performance of the investment(s) you have selected for your portfolio. The calculation includes activity in your account (such as contributions, exchanges among investment options, etc.) using daily share price in effect when the activity occurred. Other performance calculations shown on this statement are different. Because the timing of your investments and withdrawals will vary, your personal investment results will generally not be the same as the investment returns quoted for the individual funds you have selected. Quoted performance data represents past performance. Past performance does not guarantee nor predict future performance. Current performance may be lower or higher than the performance data quoted.

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Message Board *(as of 03/31/2023)*

Your paper statement only tells part of your story

Get the full picture in your online account. See all that your secure Lincoln retirement plan website offers — helpful planning tools, transaction ability, account activity, educational articles, and more. You won't find these resources in your mailbox. Register for your secure online retirement account in minutes and be on your way to retirement readiness!

Please take a moment to update your preferences.
• Register for online account access at **LincolnFinancial.com/Register.** You can register a telephone number for a more secure two-factor authentication (TFA) or use an authenticator app of your choice to enroll in TFA.
• Set up paperless delivery and new retirement account statement alerts by logging in to your account at **LincolnFinancial.com/Retirement**, selecting **Communication preferences** from the **Important links for my plan** drop-down menu, and moving the toggle for **Go paperless for all documents** to **ON**. Or select your delivery preference for each document type. Click **SAVE CHANGES**, accept the terms and conditions, and you're done!
• To update your eDelivery preferences, simply move the toggle to **OFF** or select **Mail** for your delivery method and click **SAVE CHANGES**. There is no charge for paper statements.

Access the account information you need, anytime and anywhere you want, in a fast and secure manner. Register for online account access today!

Have questions?
Call our Customer Contact Center, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

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.

To the extent you or your employer are actively contributing to the plan, such transactions occur in your account upon receiving deferrals and/or contributions from your employer pursuant to a regular schedule set by your employer. If your statement does not show the anticipated deferrals and/or contributions for this quarter, please contact your employer. To determine if deferrals and/or contributions have been sent to Lincoln in a timely manner, please compare your statement with your salary statement, such as a pay stub. If you determine that your deferrals and/or contributions are not being made timely by your employer, please contact your employer. You may request individual confirmations of transactions at any time by calling our Customer Contact Center at the number provided on your statement.

If you're registered for online access, you'll get the latest issue of the digital Milestones newsletter delivered directly to your inbox. It features quick-hit articles, videos, and more-all designed to help you stay on track for the future you deserve... whether that's saving more, investing wisely or navigating life events.

Protecting the safety and security of our customers' assets and information is a priority for Lincoln Financial. If you have information about a suspicious incident or suspected fraud, please inform us confidentially at www.LFG.com using the Report Fraud link at the bottom of the home page or by writing: Lincoln Financial Group, ATTN: Special Investigation Unit Coordinator, 1301 South Harrison Street, Fort Wayne, IN 46802.

Mutual fund companies are required to pay out any realized gains or income to shareholders annually—these distributions are referred to as Dividends in the Account Summary section of your statement. When a distribution is paid, the fund's unit value is recalculated, and the distribution is reinvested at the new unit value. The Activity section of your statement reflects distributions as negative amounts in the "Investment Earnings" column and positive amounts in the "Money In" column. A large distribution may cause a given fund's Investment Earnings figure to appear negative even if the fund experienced positive returns for the period.

Message Board *(as of 03/31/2023)*

This statement summarizes the performance of your retirement plan investments and reports contributions and other account activity for the recent quarter end.

Effective March 1, 2023, the First Eagle Fund of America (FEFAX) fund will now be called the First Eagle Rising Dividend fund. Refer to the prospectus for complete information about risks, fees and expenses.

The information reported on this statement (i.e. fund choices, allocation changes, etc.) is based on plan records through the last day of the previous quarter. If you made contributions during the quarter, compare with those reported on your check stubs. Please notify Lincoln promptly if information contained in this document is not accurate. Feel free to reconfirm any oral communications in writing to further protect your rights. Contact us at 800-234-3500 with any questions. Be sure to have your Social Security number and PIN available. Please remember that an investment's past performance does not necessarily indicate future performance.

Life changes? Don't forget to update your beneficiary information. Up-to-date information ensures your assets are distributed according to your wishes. You may call our Customer Contact Center at 800-234-3500 for additional information on how to update your beneficiaries.

Important Messages

The stable value option may be offered as a fixed annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies.

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Activity by Investment

Beginning Balance	Money In	Investment Earnings	Revenue Share Credit	Fees and Expenses	Money Out	Unit value	Number of Units	Closing Balance
T ROWE RTRMT 2035 100%								
$132,452.91	$295.00	$1,205.43	$0.00	$0.00	$0.00	$17.7800	7,533.9337	$133,953.34
TOTALS								
$132,452.91	**$295.00**	**$1,205.43**	**$0.00**	**$0.00**	**$0.00**			**$133,953.34**

Vesting and Sources *(as of 05/01/2023)*

Source Type	Current Balance	Vested Balance	Vested Percentage**	Plan YTD Contributions
EE Pre-Tax 403B	$29,734.12	$29,734.12	100%	$1,706.00
EE Contract Exchange	$104,219.22	$104,219.22	100%	$0.00
TOTALS	**$133,953.34**	**$133,953.34**		**$1,706.00**

***** Vested Percentage is as of the date the statement was generated***

Loan Activity

Loan #1

You borrowed $13,000.00 effective 10/06/2021 at 4.25%

Loan payments will be applied according to your investment elections at the time loan payments are made unless otherwise specified.

Loan Principal Balance *(as of 04/01/2023)*	$8,644.59
Payment made this Period	**$295.00**
Payment applied to Interest	$31.20
Payment applied to Principal	$263.80
Loan Principal Balance *(as of 05/01/2023)*	$8,380.79
Loan Status: *Active*	

Loan #2

You borrowed $15,000.00 effective 04/06/2023 at 8.50%

Loan payments will be applied according to your investment elections at the time loan payments are made unless otherwise specified.

Loan Principal Balance *(as of 04/01/2023)*	$15,000.00
Payment made this Period	**$0.00**
Payment applied to Interest	$0.00
Payment applied to Principal	$0.00
Loan Principal Balance *(as of 05/01/2023)*	$15,000.00
Loan Status: *Active*	

Total Outstanding Loan Balance *(as of 05/01/2023)*: **$23,380.79**

Investment Fund Detail

Date	Activity	Account/Source	Trade Date	Amount	Number of Units	Unit value
T Rowe Rtrmt 2035						
04/06/2023	Ach Loan Repayment Prin.	EE Contract Exchange	04/06/2023	$263.80	14.9716	$17.6200
04/06/2023	Ach Loan Repayment Int.	EE Contract Exchange	04/06/2023	$31.20	1.7707	$17.6200

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Account Activity by Source

Source	Beginning Balance	Money In (including credits)	Money Out (including fees)	Investment Earnings	Closing Balance
EE Pre-Tax 403B	$29,466.54	$0.00	$0.00	$267.58	$29,734.12
EE Contract Exchange	$102,986.37	$295.00	$0.00	$937.85	$104,219.22
TOTALS	**$132,452.91**	**$295.00**	**$0.00**	**$1,205.43**	**$133,953.34**

Fee and Expense Summary

Fee Description	This period	Year-to-Date
Totals	**$0.00**	**$0.00**

In addition to the fees and expenses disclosed in this statement, some of the plan’s administrative expenses may have been paid from the total annual operating expenses of one or more of the plan’s designated investment alternatives.

Beneficiary Summary *(as of 05/01/2023)*

	Name	Relationship	Percentage
Primary Beneficiary	Gerald Bissett	Spouse	100%