

Help Reduce Paper Consumption and Restore Our National Forests

Thanks to you, as Lincoln Online Delivery and Prospectuses on CD grow in popularity, trees continue to be saved and national forests replanted.

Lincoln Online Delivery

- This earth-friendly effort teams Lincoln and the National Arbor Day Foundation to help reduce paper consumption and restore our national forests.
- Thousands of trees have been planted on behalf of participants who agreed to paperless service to receive documents online.
- Less paper consumption means we're able to eliminate millions of pages of printed disclosure documents each year – leaving more trees to age gracefully for future generations. Plus, your mailbox will be cleared of bulky documents best suited to electronic distribution.
- While this earth-friendly effort contributes to the Greening of America, there is still a role for selected paper documents. Participants who elect Lincoln Online Delivery will continue to receive quarterly statements through the U.S. mail.

By signing up for Lincoln Online Delivery, thousands of participants have already made a great decision to help in the Greening of America.

Here's how you can begin reducing the piles of written materials cluttering your mailbox.

- Sign up using any one of these three methods to begin reducing the piles of written materials cluttering your mailbox.
 - 1** When you enroll, simply select the Online Delivery option on the enrollment form.
 - 2** Logon to www.LincolnAlliance.com and click the 'Lincoln Online Delivery' image.
 - 3** Contact your Customer Service Representative at 800-234-3500.
- By signing up, you agree to have prospectuses, annual and semi-annual reports delivered to your desktop. You'll appreciate the convenience and timeliness of how this information is accessed. You will continue to receive your quarterly statements through the U.S. mail.
- Once you elect paperless delivery, the National Arbor Day Foundation will plant a tree on your behalf to help restore our national forests.

Prospectuses on CD

Prospectuses on CD are another way that we are helping to save trees. The CD enclosed in this booklet contains information about your retirement account and prospectuses for all the mutual funds in your account. If you prefer paper prospectuses, they are available at enrollment meetings, by calling Customer Service at 800-234-3500 or by printing them from the Internet. We suggest you keep the CD in this booklet for easy access to the most recent online documents filed with the Securities and Exchange Commission.

To access certain sections of this CD you will be prompted to enter the Plan Code listed below.

Book Name: District 1199E The Johns Hopkins Hospital 403(b) Plan
Your Plan Code: JH3

Thanks to you, we're making a difference in the Greening of America for future generations.