Update to November Plan changes

You have recently received a communication from the City of Aurora's 457 Plan. An additional change has been identified that will affect your deferred compensation account. Funds you are currently invested in at Lincoln were inadvertently omitted from the Fund Change sheet and will be automatically transferred to a new fund at Nationwide.

Asset Class	Current Fund		Asset Class	New Fund	Ticker
Stable Value	Lincoln Financial Fixed Account	→	**Stable Value**	Aurora Fixed Account	N/A
Money Market	LVIP Money Market Fund	→	**Money Market**	Vanguard Federal Money Market Fund	VMFXX
Large Cap Value	LVIP BlackRock Equity Dividend Mgd Vol Fund Delaware VIP Value Series	→	**Large Cap Value**	Dodge & Cox Stock	DODGX
Large Cap Core	DFA US Core Equity 1 American Funds Growth-Income Fund LVIP SSgA 500	→	**Large Cap Core**	Vanguard Institutional Index I Fund	VINIX
Specialty	MFS Utilities Fund	→	**Large Cap Core**	Vanguard Institutional Index I Fund	VINIX
Large Cap Growth	American Funds Growth Fund Fidelity Contrafund Fidelity VIP Growth Portfolio LVIP UBS Large Cap Growth Mgd Volatility Fund	→	**Large Cap Growth**	Fidelity Contrafund K	FCNKX
Mid Cap Core	LVIP Baron Growth Opportunities Fund LVIP Delaware Special Opportunities	→	**Mid Cap Core**	Vanguard Mid Cap Index Adm	VIMAX
Mid Cap Growth	Delaware VIP Smid Cap Growth Series LVIP Ivy Mid Cap Growth Mgd Vol Fund LVIP T Rowe Price Structured Mid Cap Growth	→	**Mid Cap Growth**	AMG TimesSquare Mid Cap Growth Instl	TMDIX
Small Cap Value	Delaware VIP Small Cap Value Series	→	**Small Cap Value**	Diamond Hill Small Cap I	DHSIX
Small Cap Core	LVIP SSgA Small Cap Index Fund	→	**Small Cap Core**	Vanguard Small Cap Index Adm	VSMAX

Asset Class	Current Fund		Asset Class	New Fund	Ticker
International Value	LVIP Mondrian International Value Fund	→	**International Value**	MFS International Value R5	MINJX
International Growth	American Funds International Fund	→	**International Growth**	American Funds EuroPacific Growth R6	RERGX
Emerging Markets	LVIP SSgA Emerging Markets 100 Fund	→	**Emerging Markets**	Harding Loevner Instl Emerging Markets I	HLMEX
Global Equity	AB VIPS Global Thematic Growth Portfolio	→	**Global Equity**	Oppenheimer Global Y	OGLYX
	BlackRock Global Allocation VI Fund				
	American Funds Global Growth Fund				
Socially Responsible Equity	LVIP Delaware Social Awareness Fund	→	**Socially Repsonsible Equity**	Neuberger Berman Socially Responsible R6	NRSRX
Real Estate	Delaware VIP REIT Series	→	**Real Estate**	Third Avenue Real Estate Value Instl	TAREX
CoreFixed Income	LVIP Delaware Bond Fund	→	**Core Fixed Income (Active)**	Met West Total Return Bond Plan	MWTIX
	Pimco Total Return				
Global Fixed Income	Delaware VIP Diversified Income Series	→	**Core Fixed Income (Active)**	Met West Total Return Bond Plan	MWTIX
TIPS	LVIP BlackRock Inflation Protected Bond Fund				
Risk-Based Model	LVIP Delaware Foundation Aggressive Allocation Fund	→	**Target Date**	Custom Target Date 2040	N/A
	LVIP Delaware Foundation Conservative Allocation Fund			Custom Target Date 2015	
	LVIP Delaware Foundation Moderate Allocation Fund			Custom Target Date 2025	
	LVIP Global Conservative Allocation Managed Risk Fund			Custom Target Date 2015	
	LVIP Global Growth Allocation Managed Risk Fund			Custom Target Date 2035	
	LVIP Global Moderate Allocation Managed Risk Fund			Custom Target Date 2025	
Balanced	LVIP SSgA Global Tactical Allocation Mgd Vol	→	**Target Date**	Custom Target Date 2025	N/A

The last day to make a change to your account at Lincoln is November 6, 2015 by close-of-market (2:00pm MST). The assets will be transferred to Nationwide on November 13, 2015 with assets appearing in the fund on November 14, 2015.

On November 14, you can log on to www.Aurora457.org to see your account.

- New Nationwide participants, select "Login Help & Sign Up"
- Existing participants, you can continue to use your current User Name and Password

For more information

If you have questions about the transition process or want more information, please contact **1-877-677-3678** or Michelle Escobedo, your local Nationwide Retirement Specialist, at (303) 475-3195 or EscobeM@nationwide.com.

Investing involves market risk, including possible loss of principal. There is no guarantee that fund, investment option or portfolio objectives will be met. Actual results will vary, depending on your investment and market experience.

Before investing, consider the fund's investment objectives, risks, and charges and expenses carefully. The fund prospectus contains this and other important information about the investment company. For a fund prospectus, call (877) 677-3678. Read the prospectus carefully before investing.

Target Date funds are designed for investors who plan to withdraw funds during or near a specific year after retirement. As a result, the funds are managed to become more conservative – that is, decrease in market risk – as that year approaches. However, no strategy can assure a profit or prevent a loss in a declining market; the funds are not guaranteed to provide enough income to last through retirement.

International / emerging market funds involves additional risks, including currency fluctuations, political instability, differences in accounting standards and foreign regulations.

Real estate funds are sensitive to economic and business cycles, changing demographic patterns and government actions.

Small-cap funds typically involve increased market risk and volatility.

Mid-cap funds are subject to market risk that is generally perceived to be greater than large-cap stock funds, but less so than small-cap funds.

Large-cap funds are subject to market risk that is generally perceived to be less than with mid- and small-cap funds.

Bond funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.

High-yield bond securities are typically subject to greater risk and price volatility than funds that invest in higher rated debt securities.

Short-term investments may be subject to less volatility than other investments, but they may not keep pace with inflation.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

NRM-13495CO-AU