

Next Steps

1. Complete the DP-PAYT form by checking the box indicating that you would like to rollover all or part of your DROP dollars. Then be sure to sign the form in front of a notary. Do not complete the last section, as this is for BENCOR use only.
2. Fax your form to the number provided or call us directly to make arrangements to meet, one-on-one, with a BENCOR representative.
3. Take a deep breath, relax and ENJOY your retirement! We will send you a completed copy of your DP-PAYT form, notify you when your money is safely in the account, and track your transaction at every step.

It's that simple.



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Call Today for a
Personalized Review!

t: 866-544-0073
f: 888-678-5287

A photograph of a woman and two children playing in a grassy field. The woman is kneeling on the left, holding a yellow hose that sprays water. Two children are standing in the middle and right, playing with the water. The scene is set outdoors with trees in the background and a bright, sunny atmosphere. A large yellow graphic element is at the bottom of the image.

Your DROP Roadmap

BENCOR Will Help You Navigate Toward a Successful Retirement.

We specialize in helping you solve your common retirement concerns:

- A reduction of income in retirement
- The cost of continuing health insurance
- The right time to start social security
- Transitioning into retirement after years of hard work
- Planning the best way to kick off your retirement party or vacation



The BENCOR Difference

BENCOR is constantly striving to assist you with the stress-free plan you deserve to prepare for retirement. We are here to walk through each step of this process with you.

We are here to help ensure that your retirement plan is the roadmap leading toward the successful retirement that you want and deserve.



How Else Can My BENCOR Plan Help Me?

The Lincoln Stable Value Account offers guaranteed principal and interest on all deposits, including your DROP rollover, 403(b)/457(b) rollovers, 401(k) rollovers, and IRA rollovers.

The Lincoln Stable Value Account does not have any fees or charges for any transaction as long as you maintain an account balance of \$1,000 (however, other withdrawals and withdrawals due to Employer-Initiated Events may be subject to restriction and/or 5% charges).

You have 100% access to your money by way of direct deposit or lump sum as soon as you have separated from service (Internal Revenue Code age-based restrictions do apply).

If your income needs ever change, your BENCOR/MidAmerica Plan gives you the flexibility to update your withdrawal amounts whenever you want.

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

Good News!

You are already the owner of an employer-sponsored BENCOR SPECIAL PAY PLAN with eligibility to receive your DROP rollover, even without an account balance.

Your BENCOR Plan takes the pressure of retirement planning off of you, so you can enjoy a well-deserved break before making such an important life decision.

Though your employer-provided BENCOR Plan was automatic for special pay, such as sick leave pay, annual leave-vacation pay, incentive pay, etc., we offer many optional choices that could be the perfect fit for your next steps into retirement.

The Lincoln Stable Value Account is a group fixed annuity issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.

The Lincoln NY Stable Value Account is a group fixed annuity issued by The Lincoln Life & Annuity Company of New York.