

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code). ► Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2009 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009			
A This return/report is for:	☐ a multiemployer plan;	☐ a multiple-employer plan; or	
	☒ a single-employer plan;	☐ a DFE (specify) ____	
B This return/report is:	☐ the first return/report;	☐ the final return/report;	
	☐ an amended return/report;	☐ a short plan year return/report (less than 12 months).	
C If the plan is a collectively-bargained plan, check here.	☐		
D Check box if filing under:	☒ Form 5558;	☐ automatic extension;	☐ the DFVC program;
	☐ special extension (enter description)		

Part II	Basic Plan Information —enter all requested information		
1a Name of plan DEFENDER DIRECT, INC. 401(K) PLAN 2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) DEFENDER DIRECT, INC. 3750 PRIORITY WAY S. DRIVE, #200 INDIANAPOLIS, IN 46240	1b Three-digit plan number (PN) ►	002	
	1c Effective date of plan	01/01/2009	
	2b Employer Identification Number (EIN)	35-2042072	
	2c Sponsor's telephone number	317-810-4720	
	2d Business code (see instructions)	561600	

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2010	CAROL WHETZEL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") DEFENDER DIRECT, INC. 3750 PRIORITY WAY S. DRIVE, #200 INDIANAPOLIS, IN 46240	3b Administrator's EIN 35-2042072 3c Administrator's telephone number 317-810-4720
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	439
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6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants.....	6a	838
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits.....	6c	13
d Subtotal. Add lines 6a , 6b , and 6c	6d	851
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	0
f Total. Add lines 6d and 6e	6f	851
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	315
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	21

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
 2E 2F 2G 2J 2K 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	(1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
 (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
 (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1) ☒ **H** (Financial Information)
 (2) ☐ **I** (Financial Information – Small Plan)
 (3) ☒ 1 **A** (Insurance Information)
 (4) ☒ **C** (Service Provider Information)
 (5) ☒ **D** (DFE/Participating Plan Information)
 (6) ☐ **G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan DEFENDER DIRECT, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500. DEFENDER DIRECT, INC.	D Employer Identification Number (EIN) 35-2042072

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier

LINCOLN NATIONAL LIFE INSURANCE CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0472300	65676	GP38254	315	01/01/2009	12/31/2009

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in item 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
1876	1424

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LINCOLN FINANCIAL ADVISORS
1300 S. CLINTON ST., SUITE 150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1876			4

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

PINNACLE FINANCIAL SERVICES INC
1177 HYPOLUXO ROAD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	862	TPA SUBSIDY	5

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

PINNACLE FINANCIAL SERVICES INC

1177 HYPOLUXO ROAD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	474	TPA AWARDS	5

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LINCOLN FINANCIAL ADVISORS

1300 S. CLINTON ST., STE 150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	86	NON-MONETARY COMP TO SALES REP	4

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

PINNACLE FINANCIAL SERVICES INC

1177 HYPOLUXO ROAD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	2	MARKETING ALLOWANCE	5

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	790812

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	
(4) Transferred from separate account	7c(4)	
(5) Other (specify below)	7c(5)	
▶		
(6) Total additions	7c(6)	
d Total of balance and additions (add b and c(6))	7d	
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)	7e(4)	
▶		
(5) Total deductions	7e(5)	
f Balance at the end of the current year (subtract e(5) from d)	7f	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received.....	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves.....	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged.....		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions.....	9c(1)(A)		
(B) Administrative service or other fees.....	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses.....	9c(1)(D)		
(E) Taxes.....	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves.....		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier.....	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount.	10b	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☐ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2009
		This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009		
A Name of plan DEFENDER DIRECT, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 DEFENDER DIRECT, INC.	D Employer Identification Number (EIN) 35-2042072	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LINCOLN NATIONAL CORPORATION

35-1140070

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	SERVICE PROVIDER	16823	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

PINNACLE FINANCIAL SERVICES INC

59-2438373

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	SERVICE PROVIDER	5042	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2009</div> This Form is Open to Public Inspection.
For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009		
A Name of plan DEFENDER DIRECT, INC. 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 DEFENDER DIRECT, INC.	D Employer Identification Number (EIN) 35-2042072	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA SMALL-CAP INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-136	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28627
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS VIT UTILITIES SERIES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-167	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: MEDIUM CAP EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-117	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2815
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DEL FNDTN AGGRESSALL		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-197	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10321
a Name of MTIA, CCT, PSA, or 103-12 IE: DEL VIP EMERGING MARKETS		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-194	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2629
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP WLSH 2040		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-704	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30177
a Name of MTIA, CCT, PSA, or 103-12 IE: STADION MANAGED MODERATE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-706	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8385

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP OVERSEAS		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-159	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND S EUROPAC GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-154	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5955
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA BOND INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-709	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65225
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND S INVEST CO AMERICA		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-149	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7615
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND S GROWTH AMERICA		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7098
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK SM MID-CAP GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-176	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: TEMP GLOBAL BOND SECURITIES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-186	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1787
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP CONTRA FUND		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-135	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5579
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA S&P MIDCP IDX NON-LN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-713	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39603
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP TEMPLETON GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-162	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3648

a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA S&P 500 INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-127	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 103294
a Name of MTIA, CCT, PSA, or 103-12 IE: AB GLOBAL THEMATIC		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-131	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2590
a Name of MTIA, CCT, PSA, or 103-12 IE: DEL LTD TERM DIV INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-187	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSS LC GR IX NON-LN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-712	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29782
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK ENERGY & REOURCES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-177	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2707
a Name of MTIA, CCT, PSA, or 103-12 IE: STADION MANAGED GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-707	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248380
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP EQUITY INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-157	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP WLSH 2030		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-703	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2510
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSS LC VI IX NON-LN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-711	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 42702
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-124	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: DEL VIP SMALL CAP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-156	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2836
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSS SC GR IX NON-LN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-715	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21955
a Name of MTIA, CCT, PSA, or 103-12 IE: AC VP INFLATION PROTECT		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-192	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: COHEN & STEERS GBL REAL ESTATE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-155	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4471
a Name of MTIA, CCT, PSA, or 103-12 IE: SHORT TERM		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-114	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2101
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSS SC VI IX NON-LN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-714	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22341
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP INTERNAT'L INDX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-708	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 66287
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUNDS BOND AMERICA		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-717	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19392
a Name of MTIA, CCT, PSA, or 103-12 IE: AGGRESSIVE BALANCED		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-132	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: CONSERVATIVE BALANCED		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-130	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: HIGH YIELD BOND		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-120	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DELAWARE SPECIAL OPP		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-710	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK CAPITAL APP		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-181	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP MIDCAP		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-184	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND AMER HIGH-INC		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-716	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: BALANCED		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-121	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ALLIANCE VPS GROWTH & INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-119	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK LG CAP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-180	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-122	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DEL FNDTN MODERATEALL		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-196	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP T. ROWE GROWTH STOCK		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-129	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-158	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND NEW PERSPECTIVE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-134	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-123	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: CORE EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-111	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP WILSH AGRV PRFL		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-198	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND SMALLCAP WORLD		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-146	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MIDCAP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-183	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: NEUBERGER BERMAN MIDCAP GR		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-137	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: GOVT CORPORATE BOND		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-112	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS ASPEN ENTERPRISE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-164	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MID-CAP VALUE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-138	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: AB SMALL MID CAP VALUE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-139	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK AURORA**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-175	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FRANK SM-MD CAP GROWTH**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-163	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2009
		This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009		
A Name of plan DEFENDER DIRECT, INC. 401(K) PLAN	B Three-digit plan number (PN)	002
C Plan sponsor's name as shown on line 2a of Form 5500 DEFENDER DIRECT, INC.	D Employer Identification Number (EIN) 35-2042072	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	790812
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	7653
(2) Participant contributions	1b(2)	0	37576
(3) Other.....	1b(3)	0	415
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	
(2) U.S. Government securities.....	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other.....	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	0	20899
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)	0	810355
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	0	1667710

Liabilities

g Benefit claims payable	1g	0	
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	14524
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	14524

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	0	1653186
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	150691	
(B) Participants	2a(1)(B)	739664	
(C) Others (including rollovers)	2a(1)(C)	53330	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		943685
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	1148	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1148
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		166327
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		3015
d Total income. Add all income amounts in column (b) and enter total.....	2d		1114175

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	72419	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	11062	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		83481
f Corrective distributions (see instructions)	2f		14524
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	16744	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	5042	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		21786
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		119791

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		994384
l Transfers of assets:			
(1) To this plan.....	2l(1)		658802
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ERNST & YOUNG

(2) EIN: 34-6565596

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

- 4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....	☒		18803
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		☒	
e Was this plan covered by a fidelity bond?.....	☒		100000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

- 5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If yes, enter the amount of any plan assets that reverted to the employer this year ☐ Yes ☒ No Amount:

- 5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)

5b(2) EIN(s)

5b(3) PN(s)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2009
		This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan <u>DEFENDER DIRECT, INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>DEFENDER DIRECT, INC.</u>	D Employer Identification Number (EIN) <u>35-2042072</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>35-0472300</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule R (Form 5500) 2009
v.092308.1

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

DEFENDER Direct, Inc. 401(k) Plan
Year Ended December 31, 2009
With Report of Independent Auditors

Ernst & Young LLP



DEFENDER Direct, Inc. 401(k) Plan

Financial Statements
and Supplemental Schedule

Year Ended December 31, 2009

Contents

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Report of Independent Auditors

The Plan Administrator
DEFENDER Direct, Inc. 401(k) Plan

We were engaged to audit the accompanying statement of net assets available for benefits of the DEFENDER Direct, Inc. 401(k) Plan as of December 31, 2009, the related statement of changes in net assets available for benefits for the year then ended, and the supplemental schedule of assets (held at end of year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Lincoln National Life Insurance Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of December 31, 2009, and for the year then ended, that the information provided to the plan administrator by the custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the investment information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Ernst & Young LLP

October 12, 2010

DEFENDER Direct, Inc. 401(k) Plan

Statement of Net Assets Available For Benefits

December 31, 2009

Assets

Investments at fair value	\$ 1,622,066
---------------------------	--------------

Contribution receivables:

Participants	37,576
--------------	--------

Employer	7,653
----------	-------

Other	415
-------	-----

<u>45,644</u>

Total assets	<u>1,667,710</u>
--------------	------------------

Liabilities

Excess contributions payable	<u>14,524</u>
------------------------------	---------------

Net assets available for benefits	<u><u>\$ 1,653,186</u></u>
-----------------------------------	----------------------------

See accompanying notes.

DEFENDER Direct, Inc. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2009

Additions

Investment income:

Net appreciation of pooled separate accounts	\$ 166,327
Interest and dividends	<u>1,148</u>
	167,475

Transfers from prior plan	661,818
---------------------------	---------

Contributions:

Participants	728,641
Employer	147,190
Other	<u>53,330</u>
	929,161

Total additions	1,758,454
-----------------	-----------

Deductions

Benefit payments	83,481
Administrative expenses	<u>21,787</u>
Total deductions	105,268
Net increase	<u>1,653,186</u>

Net assets available for benefits:

Beginning of year	<u>—</u>
End of year	<u><u>\$ 1,653,186</u></u>

See accompanying notes.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements

December 31, 2009

1. Description of the Plan

The following description of the DEFENDER Direct, Inc. 401(k) Plan (the Plan) provides general information about the Plan's provisions. DEFENDER Direct, Inc. (the Company) is the plan sponsor. Participants should refer to the plan document and summary plan description for a more complete description of the Plan's provisions, copies of which may be obtained from the plan sponsor.

General

The Plan is a defined contribution plan covering substantially all employees of the Company who have at least one year of service, and are age 18 or older. Beginning September 1, 2009 exempt employees who have at least 30 days of service, and are 18 or older became eligible.

The provisions of the Plan became effective on January 1, 2009.

The Investment Committee of the Company (the Committee) is responsible for the general administration of the Plan. Lincoln National Life Insurance Company is the custodian and recordkeeper for the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified plans. Participants who have attained age 50 before the end of the year are eligible to make catch-up contributions. The Company contributes 25% of the first 6% of compensation that a participant contributes to the Plan. Additional discretionary matching contributions may be contributed at the discretion of the Company's Board of Directors. No such amounts were contributed for 2009. All contributions are subject to certain limitations of the Internal Revenue Code (the Code).

Participants direct their elective contributions into various investment options offered by the Plan and can change their investment options on a daily basis. The Company's contributions are allocated in the same manner as that of the participant's elective contributions.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Participant Accounts

Each participant's account is credited with the participant's contributions and the Company's matching contributions and allocations of plan earnings, and is charged with an allocation of administrative expenses. Plan earnings are allocated based on the participant's share of net earnings or losses of their respective elected investment options. Allocations of administrative expenses are based on the value of the participant's account balances or as an equal dollar amount based on the number of participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching contributions is based on years of continuous service. A participant is fully vested after six years of credited service, 20% after 2 years, 40% after 3 years, 60% after 4 years and 80% after 5 years.

Forfeitures

Upon termination of employment, participants forfeit their nonvested balances. Forfeited balances of terminated participants' nonvested accounts are used to pay any administrative expenses of the Plan or reduce future Company contributions. Unallocated forfeiture balances as of December 31, 2009, were approximately \$6,277.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Participant Loans

Participants may borrow from their accounts in increments of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The \$50,000 limit is reduced by the participant's highest outstanding loan balance during the preceding 12-month period. A participant may not have more than one loan outstanding at any point in time. The loans bear interest at a rate commensurate with local prevailing rates at the date of issuance as determined quarterly by the plan administrator. Principal and interest are paid ratably through weekly payroll deductions. If a participant terminates employment with the Company, the loan becomes due and payable immediately. If the loan is not repaid, the participant's vested account balance will be reduced by the remaining outstanding balance of the loan.

Payment of Benefits

Upon separation from service with the Company due to death, disability, retirement or termination, a participant whose vested account balance exceeds \$5,000 may elect to receive either a lump-sum distribution or may elect installment payments on a monthly, quarterly, semiannual, or annual basis. A participant whose vested account balance is \$5,000 or less and has not commenced receiving installment payments will automatically receive an immediate lump-sum distribution equal to their vested account balance.

In-service withdrawals are available in certain limited circumstances, as defined by the Plan. Hardship withdrawals are allowed for participants incurring an immediate and heavy financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the Internal Revenue Service (IRS), and a participant must exhaust all available loan options and available distributions prior to requesting a hardship withdrawal.

Administrative Expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan's provisions. Administrative expenses paid by the Plan include recordkeeping and trustee fees. Expenses relating to purchases, sales, or transfers of the Plan's investments are charged to the particular investment fund to which the expenses relate. All other administrative expenses of the Plan are paid by the Company.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event the Plan terminates, participants will become 100% vested in their accounts.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes and supplemental schedule. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments held by the Plan are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). See Note 4 for further discussion and disclosures related to fair value measurements.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

In accordance with Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures* (formerly Financial Accounting Standards Board (FASB) Statement No. 157), assets and liabilities measured at fair value.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

New Accounting Pronouncements

In April 2009, the FASB issued FASB Staff Position 157-4, *Determining Fair Value When the Volume and Level of Activity for the Asset or Liability Have Significantly Decreased and Identifying Transactions That Are Not Orderly* (FSP 157-4). FSP 157-4 amended FASB Statement No. 157 (codified as ASC 820) to provide additional guidance on estimating fair value when the volume and level of activity for an asset or liability have significantly decreased in relation to its normal market activity. FSP 157-4 also provided additional guidance on circumstances that may indicate that a transaction is not orderly and on defining major categories of debt and equity securities to comply with the disclosure requirements of ASC 820. The Plan adopted the guidance in FSP 157-4 for the reporting period ended December 31, 2009. Adoption of FSP 157-4 did not have a material effect on the Plan's net assets available for benefits or its changes in net assets available for benefits.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

In September 2009, the FASB issued Accounting Standards Update 2009-12, *Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)* (ASU 2009-12). ASU 2009-12 amended ASC 820 to allow entities to use net asset value (NAV) per share (or its equivalent), as a practical expedient, to measure fair value when the investment does not have a readily determinable fair value and the NAV is calculated in a manner consistent with investment company accounting. The Plan adopted the guidance in ASU 2009-12 for the reporting period ended December 31, 2009, and has utilized the practical expedient to measure the fair value of investments within the scope of this guidance based on the investment's NAV. In addition, as a result of adopting ASU 2009-12, the Plan has provided additional disclosures regarding the nature and risks of investments within the scope of this guidance. Refer to Note 4 for these disclosures. Adoption of ASU 2009-12 did not have a material effect on the Plan's net assets available for benefits or its changes in net assets available for benefits.

In January 2010, the FASB issued Accounting Standards Update 2010-06, *Improving Disclosures about Fair Value Measurements* ASU 2010-06. ASU 2010-06 amended ASC 820 to clarify certain existing fair value disclosures and to require a number of additional disclosures. The guidance in ASU 2010-06 clarified that disclosures should be presented separately for each "class" of assets and liabilities measured at fair value and provided guidance on how to determine the appropriate classes of assets and liabilities to be presented. ASU 2010-06 also clarified the requirement for entities to disclose information about both the valuation techniques and inputs used in estimating Level 2 and Level 3 fair value measurements. In addition, ASU 2010-06 introduced new requirements to disclose the amounts (on a gross basis) and reasons for any significant transfers between Levels 1, 2, and 3 of the fair value hierarchy and to present information regarding the purchases, sales, issuances, and settlements of Level 3 assets and liabilities on a gross basis. With the exception of the requirement to present changes in Level 3 measurements on a gross basis, which is delayed until 2011, the guidance in ASU 2010-06 becomes effective for reporting periods beginning after December 15, 2009. Plan management is currently evaluating the effect that the provisions of ASU 2010-06 will have on the Plan's financial statements.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Subsequent Events

Management evaluated subsequent events for the Plan through October 12, 2010, the date the financial statements were available to be issued.

3. Investments

Individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31 2009
Stadion Managed Growth	\$ 492,060
LVIP SSgA S&P 500 Index	213,971
LVIP SSgA International Index	140,841
LVIP SSgA Bond Index	138,958
SSgA Russell Large Cap Index	88,953

All investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2009, and net appreciation in fair value of investments, interest, and dividends for the year then ended, was obtained or derived from information provided to the plan administrator and certified as complete and accurate by the custodian of the Plan.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1—Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

Level 2—Inputs other than quoted prices in active markets for identical assets and liabilities that are observable, either directly or indirectly, for substantially the full term of the asset or liability. Level 2 inputs include the following:

- quoted prices for similar assets and liabilities in active markets
- quoted prices for identical or similar assets or liabilities in markets that are not active
- observable inputs other than quoted prices that are used in the valuation of the assets or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- inputs that are derived principally from or corroborated by observable market data by correlation or other means

Level 3—Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

4. Fair Value Measurements (continued)

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets carried at fair value.

Assets at Fair Value as of December 31, 2009				
	Level 1	Level 2	Level 3	Total
Pooled separate accounts:				
U.S. equities	\$ —	\$ 1,379,263	\$ —	\$ 1,379,263
International equities	—	178,895	—	178,895
Life cycles	—	43,009	—	43,009
Participant loans	—	—	20,899	20,899
Total assets at fair value	\$ —	\$ 1,601,167	\$ 20,899	\$ 1,622,066

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2009.

	Participant Loans
Balance, beginning of year	\$ —
Purchases, sales, issuances and settlements (net)	20,899
Balance, end of year	<u>\$ 20,899</u>

Pooled separate accounts are valued using the net asset value at year end, which is based on the value of the underlying investments owned by the fund. There are currently no significant redemption restrictions on this investment.

Participant loans are valued at amortized cost, which approximates fair value.

DEFENDER Direct, Inc. 401(k) Plan

Notes to Financial Statements (continued)

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market volatility, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

6. Related Party Transactions

The Plan holds units of common/collective trust funds managed by Lincoln National Life Insurance Company, the custodian of the Plan. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

7. Tax Status

The Plan has received a determination letter from the Internal Revenue Service dated July 13, 2010, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code) and therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore, believes the Plan is qualified and the related trust is tax-exempt.

8. Subsequent Event

Effective January 1, 2010, the Plan was amended to change the eligibility requirement, custodian, recordkeeper, and the amount of the employer contribution as described below.

Eligible employees of the Plan must be 18 years of age or older and have completed 90 days of service.

The Company contributes 100% of the first 3% of compensation that a participant contributes to the Plan.

Effective January 1, 2010, Transamerica became the custodian and recordkeeper for the Plan.

The Plan received a determination letter from the Internal Revenue Service dated July 13, 2010, stating that the Plan is qualified under Section 401(a) of the Code.

Supplemental Schedule

DEFENDER Direct, Inc. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

Plan No. 002 EIN: 35-2042072

December 31, 2009

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Current Value
* Stadion Managed Growth	47,774 shares	\$ 492,060
* LVIP SSgA S&P 500 Index	214,636 shares	213,971
* LVIP SSgA International Index	17,574 shares	140,841
* LVIP SSgA Bond Index	12,586 shares	138,958
* SSgA Russell Large Cap Index	7,223 shares	88,953
* SSgA S&P MidCap Index	6,171 shares	77,870
* Stadion Managed Moderate	6,159 shares	63,814
* SSgA Russell Large Cap Growth	5,003 shares	61,474
* LVIP SSgA Small Cap Index	38,907 shares	60,018
* SSgA Russell Small Cap	3,871 shares	41,764
* SSgA Russell Small Cap Growth	3,823 shares	41,492
* LVIP Wilshire 2040 Profile	3,478 shares	30,177
American Funds Bond Fund of America	1,789 shares	19,392
BlackRock Energy & Resources	4,218 shares	18,197
* Conservative Balanced	6,521 shares	16,275
Fidelity VIP Contrafund	8,404 shares	12,436
* LVIP Delaware Foundation Aggressive	1,086 shares	10,321
American Funds Small Cap World	388 shares	8,440
America Funds Investment Company of America	685 shares	8,214
America Funds Growth Fund of America	624 shares	7,707
* Short Term	1,726 shares	7,296
American Funds EuroPacific Growth Fund	321 shares	5,955
Cohen & Steers Global REIT	296 shares	5,131
* LVIP Templeton Growth	269 shares	3,649
Delaware VIP Small Cap Value	192 shares	3,467
Medium Capitalization Equity	255 shares	3,444
Delaware VIP Emerging Markets	127 shares	3,335
AllianceBernstein VPS Global Thematic Growth	263 shares	2,590
* LVIP Wilshire 2030 Profile	271 shares	2,510
FTVIPT Templeton Global Bond Securities	115 shares	1,787

DEFENDER Direct, Inc. 401(k) Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
(continued)

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Current Value
* LVIP T.Rowe Growth Stock	129 shares	1,244
Alliance Bernstein Small/MidCap Value	48 shares	895
* High Yield Bond	172 shares	835
* Large Cap Equity	89 shares	765
* Small Cap Equity	86 shares	656
Franklin Small-MidCap Growth	53 shares	625
MFS VIT Utilities Series	31 shares	611
Fidelity VIP Mid-Cap	48 shares	611
Alliance VPS Growth	57 shares	583
BlackRock Large Cap Value	382 shares	579
* Balanced	68 shares	578
* Government Corporate Bond	49 shares	547
LVIP Delaware Special Opp	44 shares	368
* LVIP Mid-Cap Value	146 shares	245
AmerFunds	20 shares	239
Guaranteed Account	203 shares	203
* Aggressive Balanced	18 shares	45
		<u>1,601,167</u>
Participant loans	Varying maturities and interest rates ranging from 4.25% to 9.25%	<u>20,899</u>
Investments at fair value		<u><u>\$ 1,622,066</u></u>

* Party-in-interest

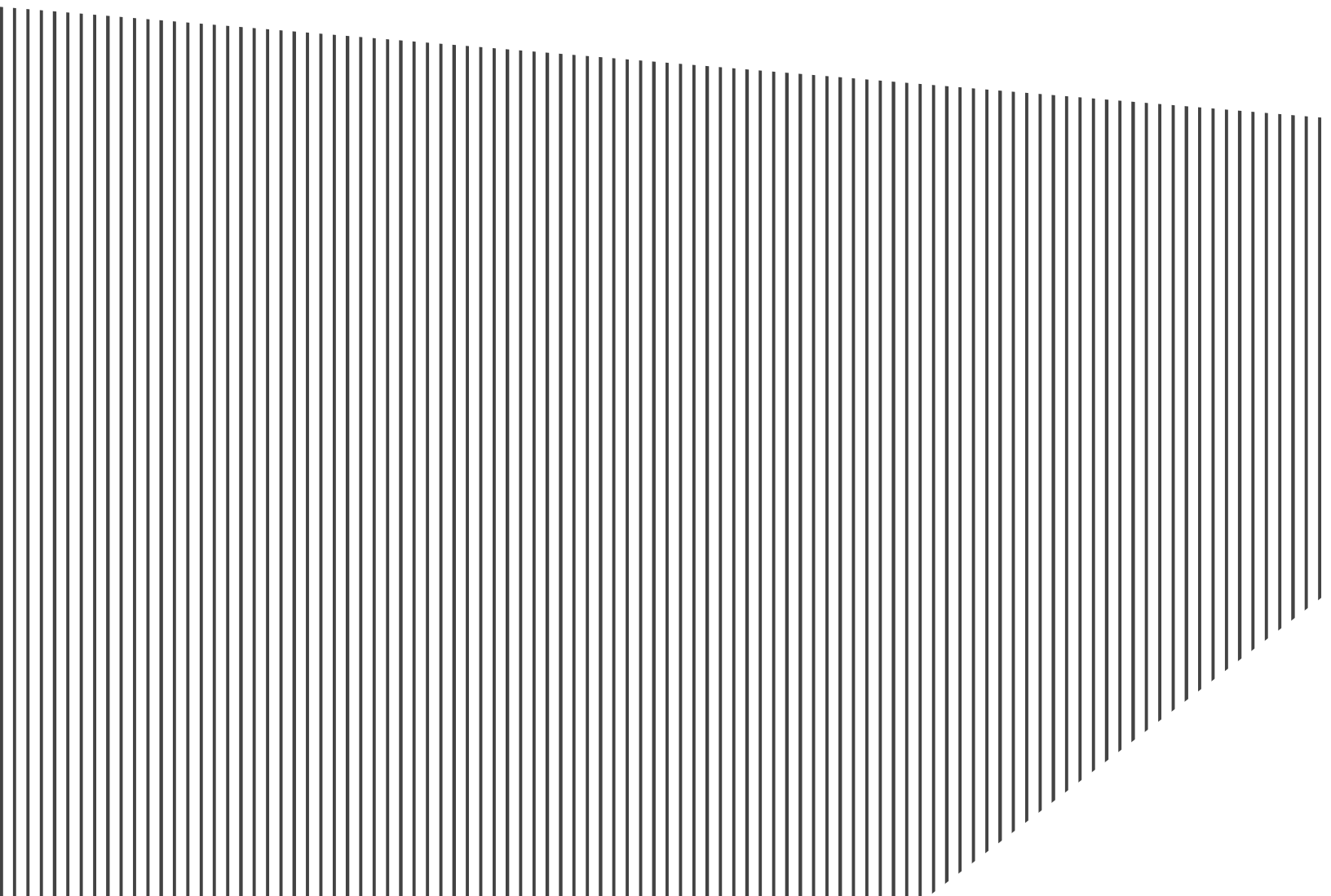
Historical cost data has not been presented as all investments are participant directed.

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DEFENDER DIRECT INC**Schedule of Assets Held for Investment Purposes Schedule H Item 4i**

EIN 35 2042072 IRS Plan # 001

As of Plan Year End 12/31/2009

Contract #: 38254

(A)	(B)	(C)	(D)	(E)
	Identity of Issue	Description of Investment	Historical Cost ¹	Current Value
	LINCOLN NAT'L LIFE - DIRECTOR	NeubergerBerman MidCap Gr SA37	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP Mid-Cap Value SA38	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Alliance VPS Growth&Inc SA19	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP T.Rowe Growth Stock SA29	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AB Global Thematic SA31	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Core Equity SA11	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Gov't/Corporate Bond SA12	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Short Term SA14	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Medium Cap Equity SA17	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	High Yield Bond SA20	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Balanced SA21	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	International Equity SA22	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Large Cap Equity SA23	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Small Cap Equity SA24	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Conservative Balanced SA30	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Aggressive Balanced SA32	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Guaranteed Account	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds New Perspective SA34	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP ContraFund SA35	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AB Small Mid Cap Value SA39	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds SMALLCAP World SA46	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Growth America SA48	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Invest Co Amer SA49	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds EuroPac Growth SA54	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Delaware VIP SmCap Value SA56	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP EquityIncome SA57	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP Growth SA58	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP Overseas SA59	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Frank Sm-Md Cap Growth SA63	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Janus Aspen Enterprise SA64	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	MFS VIT Utilities Series SA67	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Aurora SA75	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Sm Mid-Cap Grth SA76	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Enrgy&Resources SA77	0.00	0.00

LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Mid-Cap Value SA83	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Large Cap Value SA80	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Capital App SA81	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Amer High-Inc SA1C	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Bond America SA1E	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA S&P 500 Index SA27	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Small-Cap Index SA36	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Cohen & Steers Gbl REIT SA55	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Templeton Growth SA62	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP Mid Cap SA84	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Temp Gblal Bnd Securities SA86	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Del Ltd-Term Div Income SA87	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	AC VP Inflation Protect SA92	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Del VIP Emerging Markets SA94	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Del Fndtn ModeratAll SA96	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Del Fndtn AggressAll SA97	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Wilshire Agrv Prfl SA98	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Wlsh 2040 SAL4	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Internat'l Indx SAL5	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Bond Index SAL6	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	LVIP Delaware Special Opp SAL7	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Stadion Managed Growth SATG	0.00	0.00
LINCOLN NAT'L LIFE - DIRECTOR	Stadion Managed Moderate SATM	0.00	0.00
Total		0.00	0.00

¹ The reported cost is based on account balances at the inception of the investment contract (and subsequent additions/subtractions) and may not accurately reflect the true cost of the investment that is reportable on Form 5500.

DEFENDER DIRECT INC
Schedule of Reportable Transactions Schedule H, Part 4J(5%Reportable)
EIN 35 2042072 IRS Plan # 001
As of Plan Year End 12/31/2009
Contract #: 38254

(A) Identity of party involved	(B) Description of Assets	(C) Purchase Price	(D) Selling Price	(E) Lease Rental	(F) Expenses Incurred	(G) Cost of Asset	(H) Current Value of Asset on Transaction Date	(I) Net Gain Or Loss
LNL-DIRECTOR	Short Term SA14	54,424.42	0.00	N/A	N/A	54,424.42	54,424.42	0.00
LNL-DIRECTOR	Short Term SA14	0.00	74,038.85	N/A	N/A	54,640.09	0.00	19,398.76
LNL-DIRECTOR	Short Term SA14	215.67	0.00	N/A	N/A	215.67	215.67	0.00
LNL-DIRECTOR	Conservative Balanced SA30	0.00	299,790.30	N/A	N/A	2,173.29	0.00	297,617.01
LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	264,493.66	0.00	N/A	N/A	264,493.66	264,493.66	0.00
LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	0.00	337,053.05	N/A	N/A	266,351.69	0.00	70,824.73
LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	1,734.66	0.00	N/A	N/A	1,734.66	1,734.66	0.00
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	91,082.76	0.00	N/A	N/A	91,082.76	91,082.76	0.00
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	0.00	129,356.78	N/A	N/A	91,760.00	0.00	37,627.83
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	646.19	0.00	N/A	N/A	646.19	646.19	0.00
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	118,023.76	0.00	N/A	N/A	118,023.76	118,023.76	0.00
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	0.00	148,906.04	N/A	N/A	118,952.27	0.00	30,033.75
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	848.53	0.00	N/A	N/A	848.53	848.53	0.00
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	126,517.93	0.00	N/A	N/A	126,517.93	126,517.93	0.00
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	0.00	137,978.76	N/A	N/A	127,409.63	0.00	10,647.41
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	813.42	0.00	N/A	N/A	813.42	813.42	0.00
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	70,049.80	0.00	N/A	N/A	70,049.80	70,049.80	0.00
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	0.00	81,070.77	N/A	N/A	70,369.45	0.00	10,750.20
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	270.77	0.00	N/A	N/A	270.77	270.77	0.00
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	47,010.87	0.00	N/A	N/A	47,010.87	47,010.87	0.00
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	0.00	53,962.35	N/A	N/A	47,223.60	0.00	6,771.79
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	179.69	0.00	N/A	N/A	179.69	179.69	0.00
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	62,873.08	0.00	N/A	N/A	62,873.08	62,873.08	0.00
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	0.00	73,269.56	N/A	N/A	63,139.04	0.00	10,170.43
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	226.05	0.00	N/A	N/A	226.05	226.05	0.00
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	35,539.82	0.00	N/A	N/A	35,539.82	35,539.82	0.00
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	0.00	37,583.58	N/A	N/A	35,602.13	0.00	2,004.42
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	39.34	0.00	N/A	N/A	39.34	39.34	0.00
LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	35,069.04	0.00	N/A	N/A	35,069.04	35,069.04	0.00
LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	0.00	37,080.94	N/A	N/A	35,131.35	0.00	1,972.51
LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	39.39	0.00	N/A	N/A	39.39	39.39	0.00
LNL-DIRECTOR	Stadion Managed Growth SATG	450,238.35	0.00	N/A	N/A	450,238.35	450,238.35	0.00

LNL-DIRECTOR	Stadion Managed Growth SATG	0.00	498,742.96	N/A	N/A	452,941.20	0.00	46,104.06
LNL-DIRECTOR	Stadion Managed Growth SATG	2,400.55	0.00	N/A	N/A	2,400.55	2,400.55	0.00
LNL-DIRECTOR	Stadion Managed Moderate SATM	56,717.60	0.00	N/A	N/A	56,717.60	56,717.60	0.00
LNL-DIRECTOR	Stadion Managed Moderate SATM	0.00	67,022.67	N/A	N/A	57,977.15	0.00	9,045.66
LNL-DIRECTOR	Stadion Managed Moderate SATM	1,259.41	0.00	N/A	N/A	1,259.41	1,259.41	0.00

DEFENDER DIRECT INC EXEMPT EES
Schedule of Assets Held for Investment Purposes Schedule H Item 4i

EIN 35 2042099 **IRS Plan #** 002
As of Plan Year End 12/31/2009
Contract #: 76676

(A)	(B)	(C)	(D)	(E)
	Identity of Issue	Description of Investment	Historical Cost ¹	Current Value
	LINCOLN NAT'L LIFE - DIRECTOR	AB Global Thematic SA31	2,510.36	2,590.25
	LINCOLN NAT'L LIFE - DIRECTOR	Short Term SA14	2,101.11	2,100.98
	LINCOLN NAT'L LIFE - DIRECTOR	Medium Cap Equity SA17	2,702.09	2,814.74
	LINCOLN NAT'L LIFE - DIRECTOR	Small Cap Equity SA24	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP ContraFund SA35	5,403.02	5,578.95
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Growth America SA48	6,783.02	7,098.21
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Invest Co Amer SA49	7,210.47	7,614.60
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds EuroPac Growth SA54	5,846.67	5,954.99
	LINCOLN NAT'L LIFE - DIRECTOR	Delaware VIP SmCap Value SA56	2,714.37	2,836.13
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP EquityIncome SA57	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Fidelity VIP Overseas SA59	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	MFS VIT Utilities Series SA67	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Sm Mid-Cap Grth SA76	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	BlackRock Enrgy&Resources SA77	2,547.82	2,707.02
	LINCOLN NAT'L LIFE - DIRECTOR	AmerFunds Bond America SA1E	18,991.33	19,392.27
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA S&P 500 Index SA27	100,351.61	103,293.61
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Small-Cap Index SA36	27,590.22	28,626.43
	LINCOLN NAT'L LIFE - DIRECTOR	Cohen & Steers Gbl REIT SA55	4,406.19	4,471.14
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP Templeton Growth SA62	3,583.06	3,648.53
	LINCOLN NAT'L LIFE - DIRECTOR	Temp Gblal Bnd Securities SA86	1,764.17	1,787.31
	LINCOLN NAT'L LIFE - DIRECTOR	Del Ltd-Term Div Income SA87	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	AC VP Inflation Protect SA92	0.00	0.00
	LINCOLN NAT'L LIFE - DIRECTOR	Del VIP Emerging Markets SA94	2,506.17	2,629.38
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP Del Fndtn AggressAll SA97	10,103.09	10,321.02
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP Wlsh 2030 SAL3	2,495.12	2,510.44
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP Wlsh 2040 SAL4	29,485.47	30,177.42
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Internat'l Indx SAL5	66,469.74	66,286.69
	LINCOLN NAT'L LIFE - DIRECTOR	LVIP SSgA Bond Index SAL6	65,286.07	65,224.67
	LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	41,996.80	42,701.54
	LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	28,557.01	29,782.18
	LINCOLN NAT'L LIFE - DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	38,260.04	39,602.82
	LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	21,683.28	22,341.03
	LINCOLN NAT'L LIFE - DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	21,087.56	21,954.51
	LINCOLN NAT'L LIFE - DIRECTOR	Stadion Managed Growth SATG	250,552.75	248,379.92

LINCOLN NAT'L LIFE - DIRECTOR	Stadion Managed Moderate SATM	8,447.73	8,384.84
Total		781,436.34	790,811.62

¹ The reported cost is based on account balances at the inception of the investment contract (and subsequent additions/subtractions) and may not accurately reflect the true cost of the investment that is reportable on Form 5500.

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
Identity of party involved	Description of Assets	Purchase Price	Selling Price	Lease Rental	Expenses Incurred	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain Or Loss
LNL-DIRECTOR	AB Global Thematic SA31	2,515.51	0.00	N/A	N/A	2,515.51	2,515.51	0.00
LNL-DIRECTOR	AB Global Thematic SA31	0.00	5.12	N/A	N/A	5.15	0.00	-0.03
LNL-DIRECTOR	Short Term SA14	24,644.39	0.00	N/A	N/A	24,644.39	24,644.39	0.00
LNL-DIRECTOR	Short Term SA14	0.00	22,543.33	N/A	N/A	22,543.28	0.00	0.05
LNL-DIRECTOR	Medium Cap Equity SA17	2,707.39	0.00	N/A	N/A	2,707.39	2,707.39	0.00
LNL-DIRECTOR	Medium Cap Equity SA17	0.00	5.21	N/A	N/A	5.30	0.00	-0.09
LNL-DIRECTOR	Small Cap Equity SA24	540.72	0.00	N/A	N/A	540.72	540.72	0.00
LNL-DIRECTOR	Small Cap Equity SA24	0.00	541.04	N/A	N/A	540.72	0.00	0.32
LNL-DIRECTOR	Fidelity VIP ContraFund SA35	5,413.69	0.00	N/A	N/A	5,413.69	5,413.69	0.00
LNL-DIRECTOR	Fidelity VIP ContraFund SA35	0.00	10.44	N/A	N/A	10.67	0.00	-0.23
LNL-DIRECTOR	AmerFunds Growth America SA48	6,800.07	0.00	N/A	N/A	6,800.07	6,800.07	0.00
LNL-DIRECTOR	AmerFunds Growth America SA48	0.00	16.90	N/A	N/A	17.05	0.00	-0.15
LNL-DIRECTOR	AmerFunds Invest Co Amer SA49	7,228.59	0.00	N/A	N/A	7,228.59	7,228.59	0.00
LNL-DIRECTOR	AmerFunds Invest Co Amer SA49	0.00	18.16	N/A	N/A	18.12	0.00	0.04
LNL-DIRECTOR	AmerFunds EuroPac Growth SA54	5,861.36	0.00	N/A	N/A	5,861.36	5,861.36	0.00
LNL-DIRECTOR	AmerFunds EuroPac Growth SA54	0.00	14.55	N/A	N/A	14.69	0.00	-0.14
LNL-DIRECTOR	Delaware VIP SmCap Value SA56	2,719.74	0.00	N/A	N/A	2,719.74	2,719.74	0.00
LNL-DIRECTOR	Delaware VIP SmCap Value SA56	0.00	5.17	N/A	N/A	5.37	0.00	-0.20
LNL-DIRECTOR	Fidelity VIP EquityIncome SA57	2,195.63	0.00	N/A	N/A	2,195.63	2,195.63	0.00
LNL-DIRECTOR	Fidelity VIP EquityIncome SA57	0.00	2,190.78	N/A	N/A	2,195.63	0.00	-4.85
LNL-DIRECTOR	Fidelity VIP Overseas SA59	2,239.68	0.00	N/A	N/A	2,239.68	2,239.68	0.00
LNL-DIRECTOR	Fidelity VIP Overseas SA59	0.00	2,230.09	N/A	N/A	2,239.68	0.00	-9.59
LNL-DIRECTOR	MFS VIT Utilities Series SA67	1,580.10	0.00	N/A	N/A	1,580.10	1,580.10	0.00
LNL-DIRECTOR	MFS VIT Utilities Series SA67	0.00	1,575.93	N/A	N/A	1,580.10	0.00	-4.17
LNL-DIRECTOR	BlackRock Sm Mid-Cap Grth SA76	789.17	0.00	N/A	N/A	789.17	789.17	0.00
LNL-DIRECTOR	BlackRock Sm Mid-Cap Grth SA76	0.00	773.60	N/A	N/A	789.17	0.00	-15.57
LNL-DIRECTOR	BlackRock Enrgy&Resources SA77	2,551.36	0.00	N/A	N/A	2,551.36	2,551.36	0.00
LNL-DIRECTOR	BlackRock Enrgy&Resources SA77	0.00	3.45	N/A	N/A	3.54	0.00	-0.09
LNL-DIRECTOR	AmerFunds Bond America SA1E	19,039.07	0.00	N/A	N/A	19,039.07	19,039.07	0.00
LNL-DIRECTOR	AmerFunds Bond America SA1E	0.00	48.74	N/A	N/A	47.74	0.00	1.00
LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	115,095.58	0.00	N/A	N/A	115,095.58	115,095.58	0.00
LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	0.00	14,712.06	N/A	N/A	14,760.32	0.00	-48.26

LNL-DIRECTOR	LVIP SSgA S&P 500 Index SA27	16.35	0.00	N/A	N/A	16.35	16.35	0.00
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	31,577.49	0.00	N/A	N/A	31,577.49	31,577.49	0.00
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	0.00	3,787.05	N/A	N/A	3,991.62	0.00	-204.57
LNL-DIRECTOR	LVIP SSgA Small-Cap Index SA36	4.35	0.00	N/A	N/A	4.35	4.35	0.00
LNL-DIRECTOR	Cohen & Steers Gbl REIT SA55	4,415.36	0.00	N/A	N/A	4,415.36	4,415.36	0.00
LNL-DIRECTOR	Cohen & Steers Gbl REIT SA55	0.00	8.83	N/A	N/A	9.17	0.00	-0.34
LNL-DIRECTOR	LVIP Templeton Growth SA62	3,590.12	0.00	N/A	N/A	3,590.12	3,590.12	0.00
LNL-DIRECTOR	LVIP Templeton Growth SA62	0.00	7.00	N/A	N/A	7.06	0.00	-0.06
LNL-DIRECTOR	Temp Glbal Bnd Securities SA86	3,765.59	0.00	N/A	N/A	3,765.59	3,765.59	0.00
LNL-DIRECTOR	Temp Glbal Bnd Securities SA86	0.00	2,019.26	N/A	N/A	2,001.42	0.00	17.84
LNL-DIRECTOR	Del Ltd-Term Div Income SA87	5,213.05	0.00	N/A	N/A	5,213.05	5,213.05	0.00
LNL-DIRECTOR	Del Ltd-Term Div Income SA87	0.00	5,213.58	N/A	N/A	5,213.05	0.00	0.53
LNL-DIRECTOR	AC VP Inflation Protect SA92	5,065.58	0.00	N/A	N/A	5,065.58	5,065.58	0.00
LNL-DIRECTOR	AC VP Inflation Protect SA92	0.00	5,057.45	N/A	N/A	5,065.58	0.00	-8.13
LNL-DIRECTOR	Del VIP Emerging Markets SA94	4,864.50	0.00	N/A	N/A	4,864.50	4,864.50	0.00
LNL-DIRECTOR	Del VIP Emerging Markets SA94	0.00	2,386.98	N/A	N/A	2,358.33	0.00	28.65
LNL-DIRECTOR	LVIP Del Fndtn AggressAll SA97	10,116.36	0.00	N/A	N/A	10,116.36	10,116.36	0.00
LNL-DIRECTOR	LVIP Del Fndtn AggressAll SA97	0.00	13.33	N/A	N/A	13.27	0.00	0.06
LNL-DIRECTOR	LVIP Wlsh 2030 SAL3	2,496.33	0.00	N/A	N/A	2,496.33	2,496.33	0.00
LNL-DIRECTOR	LVIP Wlsh 2030 SAL3	0.00	1.22	N/A	N/A	1.21	0.00	0.01
LNL-DIRECTOR	LVIP Wlsh 2040 SAL4	29,531.99	0.00	N/A	N/A	29,531.99	29,531.99	0.00
LNL-DIRECTOR	LVIP Wlsh 2040 SAL4	0.00	46.49	N/A	N/A	46.52	0.00	-0.03
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	76,371.97	0.00	N/A	N/A	76,371.97	76,371.97	0.00
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	0.00	9,802.47	N/A	N/A	9,913.18	0.00	-110.71
LNL-DIRECTOR	LVIP SSgA Internat'l Indx SAL5	10.95	0.00	N/A	N/A	10.95	10.95	0.00
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	74,883.19	0.00	N/A	N/A	74,883.19	74,883.19	0.00
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	0.00	9,655.83	N/A	N/A	9,608.07	0.00	47.76
LNL-DIRECTOR	LVIP SSgA Bond Index SAL6	10.95	0.00	N/A	N/A	10.95	10.95	0.00
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	47,942.94	0.00	N/A	N/A	47,942.94	47,942.94	0.00
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	0.00	5,854.07	N/A	N/A	5,952.74	0.00	-98.67
LNL-DIRECTOR	SSgA Russ LC VI Ix Non-Ln SAL8	6.60	0.00	N/A	N/A	6.60	6.60	0.00
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	32,475.74	0.00	N/A	N/A	32,475.74	32,475.74	0.00
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	0.00	3,931.74	N/A	N/A	3,923.08	0.00	8.66
LNL-DIRECTOR	SSgA Russ LC Gr Ix Non-Ln SAL9	4.35	0.00	N/A	N/A	4.35	4.35	0.00
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	43,268.55	0.00	N/A	N/A	43,268.55	43,268.55	0.00
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	0.00	4,844.67	N/A	N/A	5,013.91	0.00	-169.24
LNL-DIRECTOR	SSgA S&P MidCp Idx Non-Ln SALA	5.40	0.00	N/A	N/A	5.40	5.40	0.00
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	24,674.12	0.00	N/A	N/A	24,674.12	24,674.12	0.00
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	0.00	2,829.13	N/A	N/A	2,994.14	0.00	-165.01
LNL-DIRECTOR	SSgA Russ SC VI Ix Non-Ln SALB	3.30	0.00	N/A	N/A	3.30	3.30	0.00
LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	24,040.10	0.00	N/A	N/A	24,040.10	24,040.10	0.00
LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	0.00	2,815.26	N/A	N/A	2,955.84	0.00	-140.58

LNL-DIRECTOR	SSgA Russ SC Gr Ix Non-Ln SALC	3.30	0.00	N/A	N/A	3.30	3.30	0.00
LNL-DIRECTOR	Stadion Managed Growth SATG	289,985.83	0.00	N/A	N/A	289,985.83	289,985.83	0.00
LNL-DIRECTOR	Stadion Managed Growth SATG	0.00	37,884.29	N/A	N/A	39,476.58	0.00	-1,592.29
LNL-DIRECTOR	Stadion Managed Growth SATG	43.50	0.00	N/A	N/A	43.50	43.50	0.00
LNL-DIRECTOR	Stadion Managed Moderate SATM	8,452.88	0.00	N/A	N/A	8,452.88	8,452.88	0.00
LNL-DIRECTOR	Stadion Managed Moderate SATM	0.00	5.14	N/A	N/A	5.15	0.00	-0.01

Attachment to 2009 Form 5500
Schedule H, line 4a - Schedule of Delinquent Participant Contributions

Plan Name DEFENDER DIRECT, INC. 401(K) PLAN

EIN: 35-2042072

Plan Sponsor's Name DEFENDER DIRECT, INC.

PN: 002

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check here if Late Participant Loan Repayments are included: ☒		18,803		