

Ideas are fragile.

Without proper encouragement they are lost, never to be realized.

At IceBox, we partner with clients to help them nurture and develop ideas into well-planned, creative, and responsibly engineered products.

OUR SERVICES

PLANNING

- Creative management consulting
- New product development
- Innovation consulting
- Design consulting
- Content and digital strategy
- Concept development and direction
- Analytics and measurement
- User and market research
- Usability testing

CREATING

- Marketing systems and programs
- Brand building and implementation
- Product and service design
- Information architecture
- Interface design
- Multi-screen design
- E-mail marketing
- Video direction and production
- Print design and production

ENGINEERING

- Prototyping
- Front-end development
- LAMP stack back-end solutions
- API/services layer definition and integration
- E-mail marketing development and delivery
- Workflow automation
- Variable data document creation
- Ongoing hosting of IceBox-built solutions

The result — ideas made solid.

Interactive 4Cs Diamond Guide and De Beers' Diamond Information Center Site
 2000 redesigned web presence reflecting the look and feel of De Beers' new global marketing efforts.
 This design was translated into fourteen foreign language markets.



Netscape: Martha Stewart - Entertaining

do you know?

New Year's is the single most popular holiday in the world. The people of more than 160 countries will celebrate the dawn of the year 2000.

SUNRISE HIKE IN MAINE
Martha and friends watch the dawn of a new year

AUSPICIOUS BEGINNINGS
Five parties designed to bring you and your guests good luck

CHAMPAGNE GLASSES
Here's to flutes, tulips, and coupes—elegant vessels for the most elegant drink

6 GREAT DISHES
With these make-ahead suppers, you won't be in the kitchen at midnight

LUXURY FOODS
All you need to know to enjoy the world's greatest delicacies at home

FAMILY NEW YEAR'S
At their Arizona lodge, three generations of a close-knit clan ring in the millennium with a fireside feast, stories, and dancing

ALSO IN THIS ISSUE
first day books palm reading 101 fruits de mer the time-release wine cellar

A SPECIAL MILLENNIUM ISSUE

celebrating 2000

Preview a "Good Thing" from this issue.

SPECIAL OFFER
Receive a free copy of "Celebrate 2000" with any online purchase from Martha by Mail or marthasflowers. Simply enter the source code **FREE** in the order form at checkout. You can also purchase this special entertaining issue from our store for \$4.50 (plus shipping).

[BEGIN SHOPPING](#)
[BUY ISSUE](#)
[BACK TO HOMEPAGE](#)

Netscape: Martha Stewart Living

Back Forward Reload Home Search Netscape Images Print Security Stop

Location: <http://www.marthastewart.com/>

receive 10% off at MARTHABYMAIL

marthastewart.com ABOUT MSLO | INVESTOR RELATIONS | HELP

Welcome, please register. Or if you're already a member, please sign in.

shopping
MARTHABYMAIL
MARTHASFLOWERS

gardening
cooking & entertaining
weddings
home
keeping
holidays

HOLIDAY SHOPPING
special offer
Receive a free copy of "Celebrate 2000" with any online purchase from Martha by Mail or marthasflowers. Simply enter the source code **FREE** in the order form at the checkout. You can preview the Table of Contents and a Good Thing from this special issue [here](#) - or view a QuickTime video of our television commercial.
[BEGIN SHOPPING](#)

marthasflowers
These wreaths bring a whimsical twist to the holidays.
Miniature Cedar Wreaths, \$48.00
[BUY](#)

THIS WEEK
television
This week, Martha demonstrates a technique for preserving flowers, learns about collecting children's china, and shares a recipe for gingerbread cake.

SHOPPING : COOKING : WEDDINGS : KEEPING
HOLIDAYS : HOME : GARDENING : TELEVISION
RADIO : MEETING PLACE : MAGAZINES

© 1999 Martha Stewart Living Omnimedia LLC. Martha Stewart Living, Martha by Mail, and At Home with Martha Stewart are registered trademarks owned by Martha Stewart Living Omnimedia LLC. All rights reserved.
Review the Martha Stewart Living privacy policy and membership agreement. View our contact page for advertising or other business-related inquiries. Please view our sponsors page.

Netscape: Martha Stewart Living

Back Forward Reload Home Search Netscape Images Print Security Stop

Location: http://www.marthastewart.com/NAV/index.asp?body=/what's_new/products/index.html&na

what's new | **martha's store** | **television** | **radio** | **live chat** | **about martha**

BOOKS | **MAGAZINE** | **MARTHABYMAIL** | **WEDDINGS**

WHAT'S NEW
from martha by mail

ZIP TOTE BAG
To the beach, the office, or the market, this bag in durable cotton canvas is handy for carrying all of your necessities.
[MORE INFORMATION](#)

GOBLET
These goblets in fine Polish glass can be used as drinking glasses or small vases for flowers.
[MORE INFORMATION](#)

PETITS-FOURS KIT
Our kit contains all of the tools, recipes, and techniques you need to make petits fours, bite-sized cakes perfect for dinner parties, weddings, and showers.
[MORE INFORMATION](#)



marthastewart.com

clockwise from top: Martha Stewart Living Millinneum issue companion site, monthly "Good thing" page, and marthastewart.com IPO homepage (1999–2000).



“Imagination is
more important
than knowledge.”

—Albert Einstein

Create a brilliant retirement program

A retirement program that
complements your creativity 2

A trusted company at your side

A legacy of strength and integrity 5

A boundless fund lineup

Open architecture design flexibility 7

A simplified approach to investing 8

LifeSpan® asset allocation models 9

A lifetime of education

LifeSpan® learning program 10

One-on-one guidance is appreciated 11

A seamless conversion process

Onsite professionals take the lead 13

A reliable partner at your service

Six levels of superior service 14

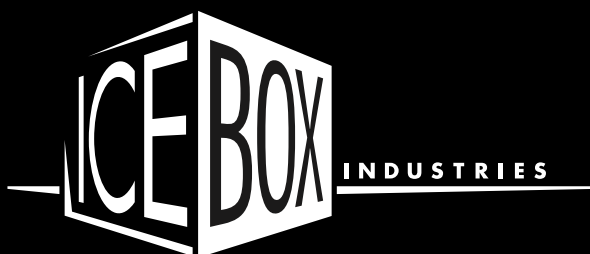
Create a brilliant retirement program

Innovative minds explore. They naturally wonder “what if?” For example, what if your retirement program could be everything you imagine? That’s the immense potential of the *Lincoln Alliance*® program.

Innovative minds appreciate its open architecture design flexibility, one-on-one retirement planning guidance, recordkeeping capabilities, and ease of conversion and implementation.

Scores of America’s largest and most respected employers have discovered how the *Lincoln Alliance*® program can help them achieve their vision of retirement benefits. You can, too.

Imagine the possibilities.



Lincoln Alliance / Imagine the Possibilities Campaign
Spread from Employer Markets overview brochure.



Plan to succeed in business and in life.

You're building your dream. Your destiny is what you make of it. You're a business owner who works hard and builds toward a better future for your company and your family. The success of your business will impact your personal aspirations. Your entrepreneurial spirit drives you to live life to the fullest, and that presents many opportunities and challenges.

Life is beautiful

Table of contents

- 1 Life is beautiful
- 2 The future is what you make of life today
- 4 Expect the best of what life has to offer you and your business
- 5 Profiles
- 9 Build life's successes

Two separate companies issue Lincoln universal life insurance policies. New York policies are issued by Lincoln Life & Annuity Company of New York. For all other states, policies are issued by The Lincoln National Life Insurance Company. These companies are separately responsible for satisfying their own financial and contractual obligations.

As a business owner, you know that you need to establish a strategy to reach your goals. The first step toward achievement is to analyze the situation at hand.

Consider what's important to you as a business owner:

- Having a strategy in place that will protect my business investment
- Knowing that my business can carry on should I, my co-owner, or any essential employee die
- Building a long-term financial reserve that could help with my retirement or any unforeseen financial needs

Now, think of what really matters to you from a personal perspective:

- Being assured that my loved ones will inherit what I've worked so hard for over the years
- Having the financial ability to retire
- Knowing that my family will be protected should I die or become unable to work
- Finding a buyer for my business should I decide to sell
- Getting a fair market value for my company if it is sold

Lincoln universal life insurance can help you achieve what's important in life with the confidence that your business, your family, and your objectives are protected.

Speak Up in our Poll | Let's Retake Our Plates

http://www.letsretakeourplates.com/speakup/

Whole Foods Market | Find a Store | E-Newsletter Signup

LET'S RETAKE OUR PLATES

Food matters | Food Films | Speak up

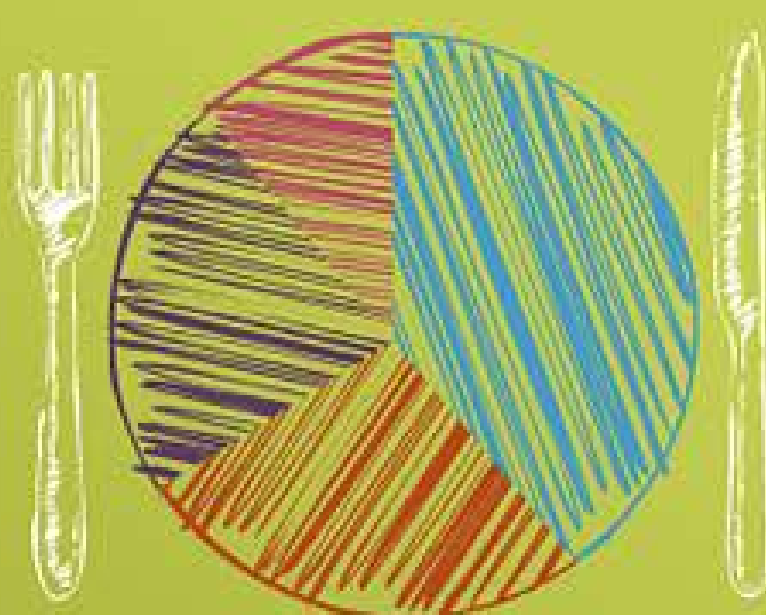
Let's Retake Our Plates Opinion Poll

.....POLL.....

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26

18

Which of these matters most to you if you're buying chicken for dinner?



Percentage	Option
39%	The chicken was raised with respect.
27%	It was never given antibiotics.
23%	It tastes good.
11%	It didn't eat any animal byproducts.

For help with this balancing act, check out great [tips on saving money](#) in our stores, [value-focused recipes](#) and [blog posts](#), and [money-saving coupons](#) on products that meet our exacting standards.

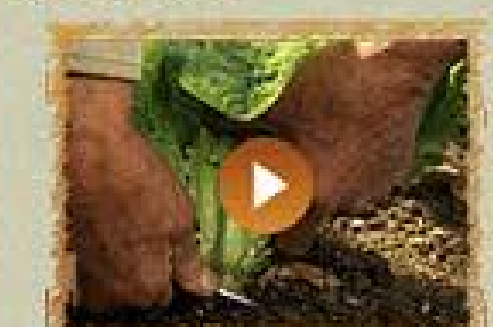
Thanks for voting.
Please sign up for our newsletter.

[SIGN UP](#)

facebook BECOME A FAN

twitter FOLLOW US


See the story behind your food



Let's think backwards — to take the food movement forward.

[WATCH NOW](#)

Food Films



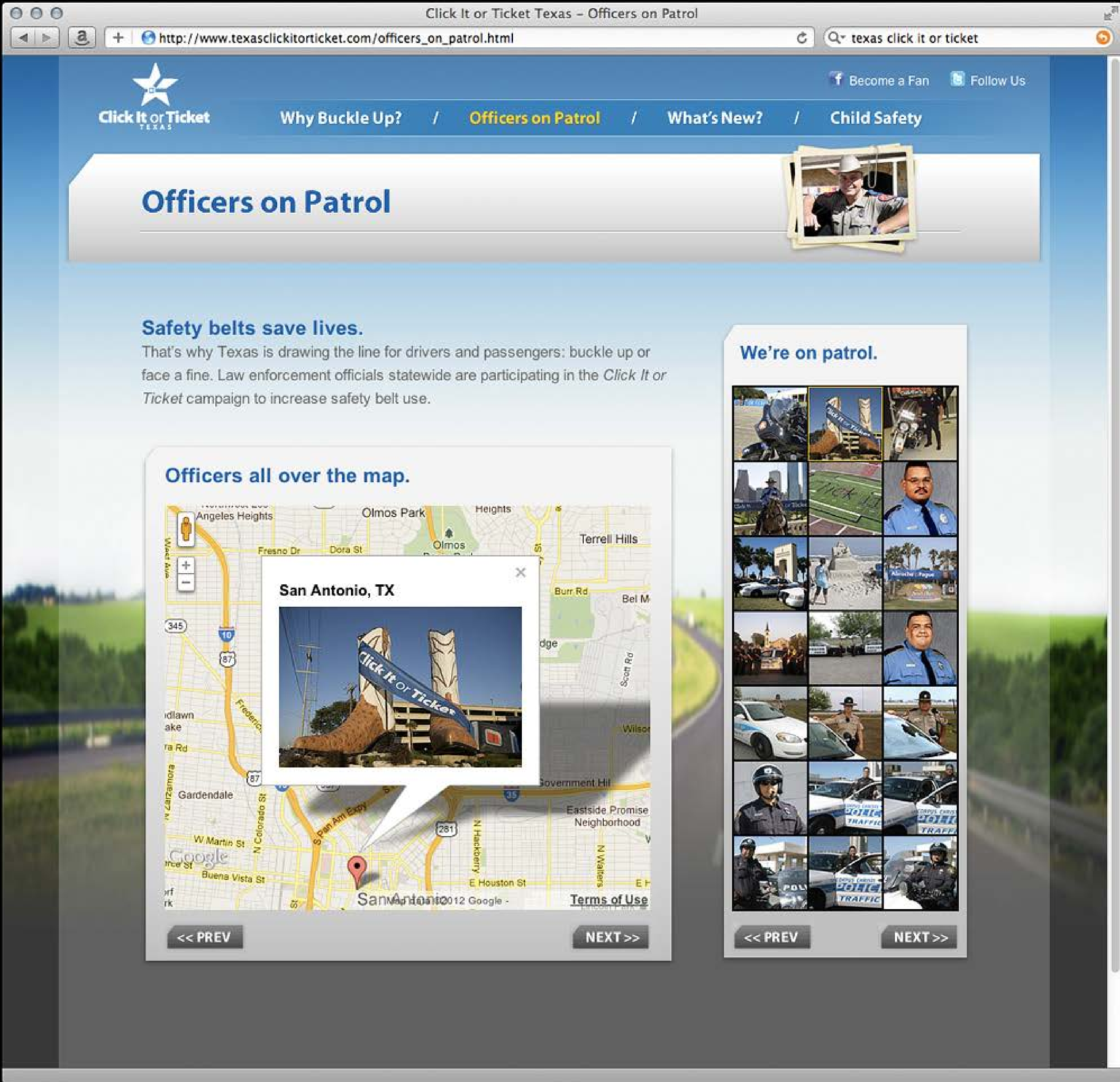
Feast your eyes on a collection of films about our food supply.

[MORE](#)

[Home](#) | [Blog](#) | [Terms of Use](#) | [Privacy Policy](#) | [Email Newsletters](#) | Copyright ©2010. Whole Foods Market IP, L.P.



Whole Foods Market / Earth Day Microsite “Let’s Retake Our Plates”
Polling application using PollDaddy.com API. Polls were promoted weekly via social media leading up to and beyond Earth Day 2010.



Texas Click It or Ticket

Officers on Patrol feature combining APIs from Google and Flickr.

American Legacy®

Finding the advantage

A rollover to an American Legacy variable annuity can provide your clients with the growth potential, protection and flexibility they need in every phase of retirement planning.

For broker/dealer use only. Not for use with the public.

American Legacy is a suite of variable annuities with investment management from American Funds

Lincoln
Financial Group®

American Funds®

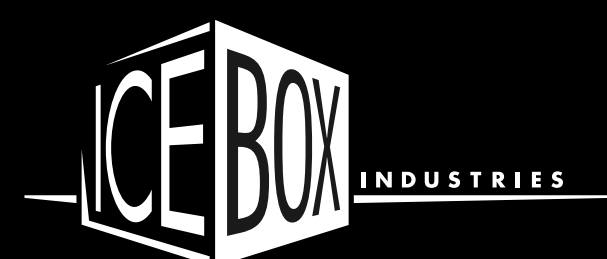
For broker/dealer use only. Not for use with the public.



The unfair advantage

Lincoln ChoicePlus AssuranceSM
variable annuity

Lincoln
Financial Group®



Unfair Advantage Campaign

Two covers from this campaign which characterizes Lincoln's Annuity products as giving the customer an 'unfair' advantage.



How close is your future?

Sometimes, the future appears to float just out of reach, vanishing into the realities of the present. So it's easy to lose perspective as you focus on today's challenges.

But tomorrow will be here in no time, bringing with it the greatest challenge of all — the need to live as many as 30 years, or even longer — with whatever wealth you've already accumulated.

4

Yesterday's methods won't meet future challenges.

That's because you've been given a "longevity bonus." If you're 45 years old, you have a nearly 40% chance of living to 90, meaning you could spend at least 25 years in retirement! (Source: 2000 Annuity Tables)

These are the five major challenges that result from living longer and better:

I	2	3	4	5
Different sources of income	Making your income last a long time	Increased expenses	Market volatility	Rising healthcare costs

I Different sources of income
Can you count on Social Security benefits that your parents and grandparents counted on? Can you guarantee that your company's pension plan won't be eliminated or that you won't have to work many more years before you can retire?

2 Making your income last a long time
Accumulating wealth for as many years as you live is critical. But how long will you be retired, and how much will you need? Honest answers to these questions could mean the difference between a comfortable retirement and being forced to work years longer than you expected.



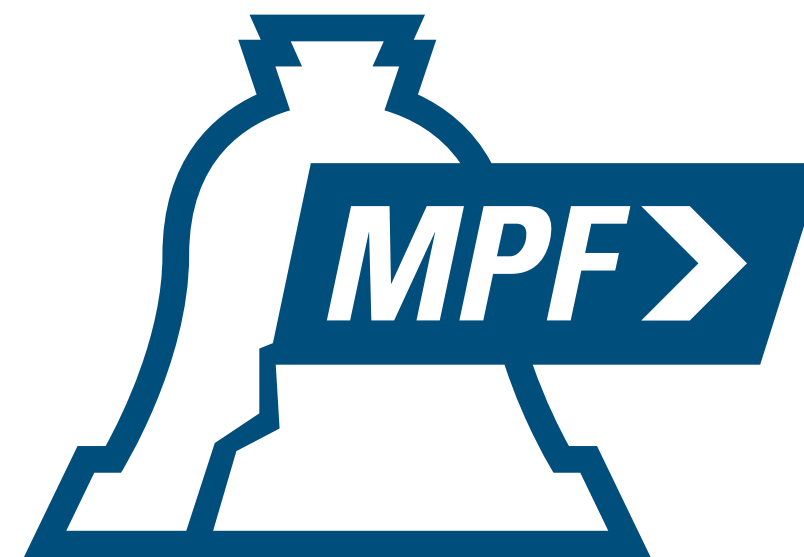
Your future is closer than it appears

Lincoln
Financial Group®

Are your retirement investments ready to take you there?



Your Future is Closer Than it Appears
Lincoln Financial Group "Retirement Income Two" campaign overview brochure.



Selected Brand Marks

August 2008

For agent or broker use only. Not for use with the public.

Rate movement indicators
▲ Up
■ No change
▼ Down
△ Up
▽ Down

For more information, please contact Lincoln Financial Distributors:

Fixed Annuity Sales
888 895-4830, option 2
fixedannuitiesales@LFG.com

Lincoln Fixed Annuity Rates

Fixed indexed annuities—effective with the 8/1/08 issue date					
Premium	Fixed interest rate	1-Year Point-to-Point Cap¹	1-Year Monthly Cap²	1-Year Monthly Average Spread³	
OptiChoice 5					
< \$100K	4.00% █	7.65% █	2.75% █	3.55% █	
≥ \$100K	4.15% █	7.95% █	2.85% █	3.25% █	
OptiChoice 7					
< \$100K	4.30% █	8.30% █	2.90% █	2.95% █	
≥ \$100K	4.45% █	8.60% █	3.00% █	2.65% █	
OptiChoice 9					
< \$100K	4.35% █	8.55% █	3.00% █	2.85% █	
≥ \$100K	4.50% █	8.85% █	3.10% █	2.55% █	
Premium	Premium bonus⁴	Fixed interest rate	Perf. Triggered Specified Rate⁵	2-Year Point-to-Point Cap⁶	2-Year Monthly Cap⁷
OptiPoint 8					
< \$100K	2.00% (years 1–3)	4.05% █	6.60% █	16.50% █	3.75% █
≥ \$100K	3.00% (years 1–3)				
OptiPoint 10					
< \$100K	3.00% (years 1–4)	4.05% █	6.60% █	16.50% █	3.75% █
≥ \$100K	4.00% (years 1–4)				
OptiPoint 12					
< \$100K	4.00% (years 1–5)	4.05% █	6.60% █	16.50% █	3.75% █
≥ \$100K	5.00% (years 1–5)				
New Directions 6 (six-year fixed interest rate guarantee period)					
< \$100K	—	4.60% █	7.55% █	19.25% █	—
≥ \$100K	—	4.75% █	7.70% █	20.00% █	—
New Directions 8 (eight-year fixed interest rate guarantee period)					
< \$100K	—	4.70% █	7.60% █	19.75% █	—
≥ \$100K	—	4.85% █	7.85% █	20.50% █	—

Fixed annuities—effective 8/1/08					
Premium	Base rate	First-year bonus	First-year rate	Years 2+ rate ^a	NEY ^a
Classic 5 (five-year interest rate guarantee period)					
< \$100K	3.85% ■	1.00%	4.85% ■	3.85% ■	4.05% ■
≥ \$100K	3.85% ■	2.00%	5.85% ■	3.85% ■	4.25% ■
Classic 7 (seven-year interest rate guarantee period)					
< \$100K	4.05% ■	2.00%	6.05% ■	4.05% ■	4.33% ■
≥ \$100K	4.05% ■	3.00%	7.05% ■	4.05% ■	4.47% ■
Premium	One-year base rate	First-year bonus	First-year rate		
Classic Flex 8					
< \$100K	4.15% ■	2.00%	6.15% ■		
≥ \$100K	4.15% ■	3.00%	7.15% ■		
Classic Flex 12					
< \$100K	4.15% ■	4.00%	8.15% ■		
≥ \$100K	4.15% ■	5.00%	9.15% ■		



August 2008

For agent or broker use only. Not for use with the public.

Rate movement indicators
▲ Up
■ No change
▼ Down
△ Up
▽ Down

For more information, please contact Lincoln Financial Distributors:

Fixed Annuity Sales
888 895-4830, option 2
fixedannuitiesales@LFG.com

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

©2008 Lincoln National Corporation

www.LFD.com

Lincoln Financial Distributors, Inc., a broker/dealer, is the wholesale distribution organization of Lincoln Financial Group. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN0710-2008527
FA-GEN-08-0136
FA-RST002_Z08
[8/1/08] WEB 8/08 Z08
Order code: FA-RST002



Lincoln Fixed Annuity Rates

Lincoln SmartIncome SM Inflation Annuity—effective 8/1/08				
Base rates for Lincoln SmartIncome Inflation Annuity have not changed. Please update your illustration software for the most up to date rate information. Download at LFD.com.				
Insured Income SPIA—effective 8/1/08				
Monthly Installments for \$100,000 net proceeds			Standard	Impaired Risk
5-year period certain	\$1,748.02 ■	Rate 1	727E	MD3
10-year period certain	988.09 ■	Rate 2	HY6Q	B4X
Life only—Male age 65	667.89 ■	Rate 3	5WYH	E84
Life & 10-year certain—Male age 65	640.43 ■	Rate 4	DTCH	S2B
Life & 20-year certain—Male age 65	579.40 ■	Rate 5	57W8	—

Important information regarding rate holds for 1035 Exchanges and qualified trustee-to-trustee transfers	
Form FA-0022 or form FA-0028 must be completed and submitted in order to be eligible for a rate hold on fixed and fixed indexed annuity rates for 1035 Exchanges and qualified trustee-to-trustee transfers.	
The SPIA 1035 Exchange and Transfer Form (FA-05001), including the election and signatures on page 2, must be completed and submitted in order to be eligible for a rate hold on SPIA rates for 1035 Exchanges and qualified trustee-to-trustee transfers.	

¹ Indexed Interest Cap for the initial one-year indexed term

² Monthly Indexed Cap for the initial one-year indexed term

³ Indexed Interest Spread for the initial one-year indexed term

⁴ Credited to paid premium received during indicated years

⁵ Specified Rate for the initial one-year indexed term. This account is not available in WA.

⁶ Indexed Interest Cap for the initial two-year indexed term

⁷ Monthly Indexed Cap for the initial two-year indexed term

⁸ This rate applies for the initial interest rate guarantee period only

⁹ Net Effective Yield (NEY) calculated over the initial interest rate guarantee period

NOTE: Fixed Indexed Annuities are only issued on the 1st, 8th, 15th, and 22nd of each month. Applicable rates are determined by the date the policy (also known as contract) is issued. A policy will be issued on the issue date following receipt of the completed paperwork including premium and appropriate licensing and contracting information at the home office. Interest is not credited between the date premium is received and the date the policy is issued.

All interest rates are expressed as annual effective interest rates, except for indexed interest since it is credited at the end of an indexed term.

Rates are subject to change without prior notice. All products are not available in all states. Check with your firm for approved product.

Lincoln OptiChoiceSM flexible premium deferred annuity (contract form 05-606), Lincoln OptiPoint[®] flexible premium deferred annuity (contract form 06-610), Lincoln New DirectionsSM single premium deferred annuity (contract form 94-523), Lincoln ClassicSM single premium deferred annuity (contract form 04-600), and Lincoln ClassicSM Flex flexible premium deferred annuity (contract form 04-601), Lincoln SmartIncomeSM Inflation Annuity single premium immediate annuity (contract form 07-611), Lincoln Insured Income SPIA single premium immediate annuity (contract form 94-512), and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN (fixed indexed annuities may be referred to as "equity indexed annuity" in certain states). The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. Contract may be referred to as "certificate" in certain states. The contract may be subject to a Market Value Adjustment. The certificate is a group annuity certificate issued under a group annuity contract issued by The Lincoln National Life Insurance Company to a group annuity trust. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

Products and features subject to state availability.

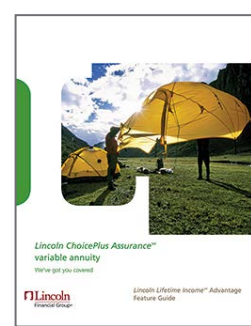


Lincoln Fixed Annuity Rate Sheets / Variable data
Monthly rate sheet that is updated via automated XML data feed.
(16 product variations each month)

Guarantees

Lincoln Lifetime IncomeSM Advantage

Client Brochure brochure

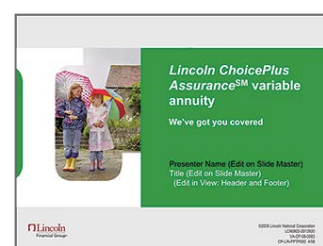


This client-approved brochure shows how clients can plan for any market, whether they're facing a bull, bear, stagnation or wild volatility.

Order codes: BRCH0207
EJ version: CP-LINEJ-BRC197

MS	ML ✓	SB ✓	UB ✓	WC ✓
EJ ✓	LF ✓	LP ✓	RJ	SA ✓
WB	WF	ST	IX ✓	WM

Client Seminar seminar



This client seminar can help you explain how a *Lincoln ChoicePlus AssuranceSM* variable annuity with *Lincoln*

Lifetime IncomeSM Advantage can help your clients plan for retirement, no matter what kind of market they encounter.

Order code: Available at LFD.com/Sales Support/Prospecting/Seminars

MS	ML	SB ✓	UB	WC ✓
EJ ✓	LF ✓	LP	RJ	SA ✓
WB	WF ✓	ST	IX ✓	WM ✓

All In One Flier flier



This flier reviews how the *Lincoln Lifetime IncomeSM* Advantage can provide benefits for income, accumulation, and healthcare, as well as access to *i4LIFE[®]* Advantage and a money back guarantee.

Broker/dealer use only.

Order codes: FLYR0439
EJ version: CP-LINEJ-FLI396

MS	ML ✓	SB ✓	UB ✓	WC ✓
EJ ✓	LF ✓	LP ✓	RJ ✓	SA ✓
WB ✓	WF	ST ✓	IX ✓	WM

LINC Fees Sales Idea flier



This flier explains the fees associated with the *Lincoln Lifetime IncomeSM* Advantage benefit.

Broker/dealer use only.

Order code: CP-FEE-FLI398

MS	ML	SB ✓	UB	WC ✓
EJ	LF ✓	LP ✓	RJ	SA ✓
WB ✓	WF	ST ✓	IX	WM

LINC Advisor Flier flier



Advisors can learn the basics of *Lincoln Lifetime IncomeSM* Advantage with this one-page overview flier.

Broker/dealer use only.

Order codes: CP-FLY-LINC
EJ version: CP-EJLIN-FLI393

MS	ML ✓	SB	UB	WC
EJ ✓	LF ✓	LP ✓	RJ ✓	SA ✓
WB	WF	ST ✓	IX ✓	WM

Categorize Your Book Flier flier



How do our features fit into your book of business? This handy guide helps you match the right clients with the right features.

Broker/dealer use only.

Order codes: FLYR0091
EJ version: CP-EJLIN-FLI091

MS ✓	ML	SB ✓	UB ✓	WC
EJ ✓	LF ✓	LP ✓	RJ ✓	SA ✓
WB	WF	ST ✓	IX ✓	WM

LINC Advisor Brainshark brainshark



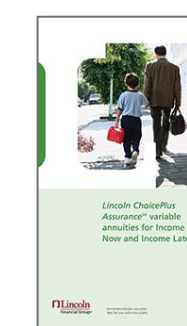
This short presentation is available to be recorded by a *Lincoln ChoicePlus AssuranceSM* wholesaler and distributed by email to educate advisors on the *Lincoln Lifetime IncomeSM* Advantage.

Broker/dealer use only.

Order code: Available at LFD.com/Sales Support/Prospecting/Brainsharks

MS	ML ✓	SB	UB	WC ✓
EJ	LF ✓	LP ✓	RJ ✓	SA ✓
WB ✓	WF	ST ✓	IX	WM

Income Now/Income Later Flier flier

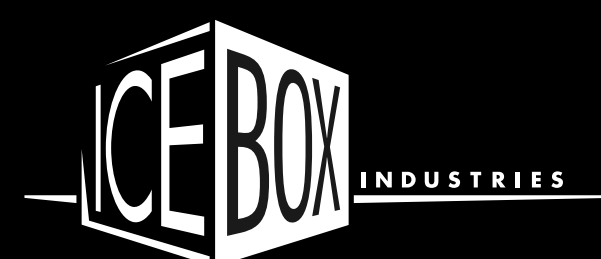
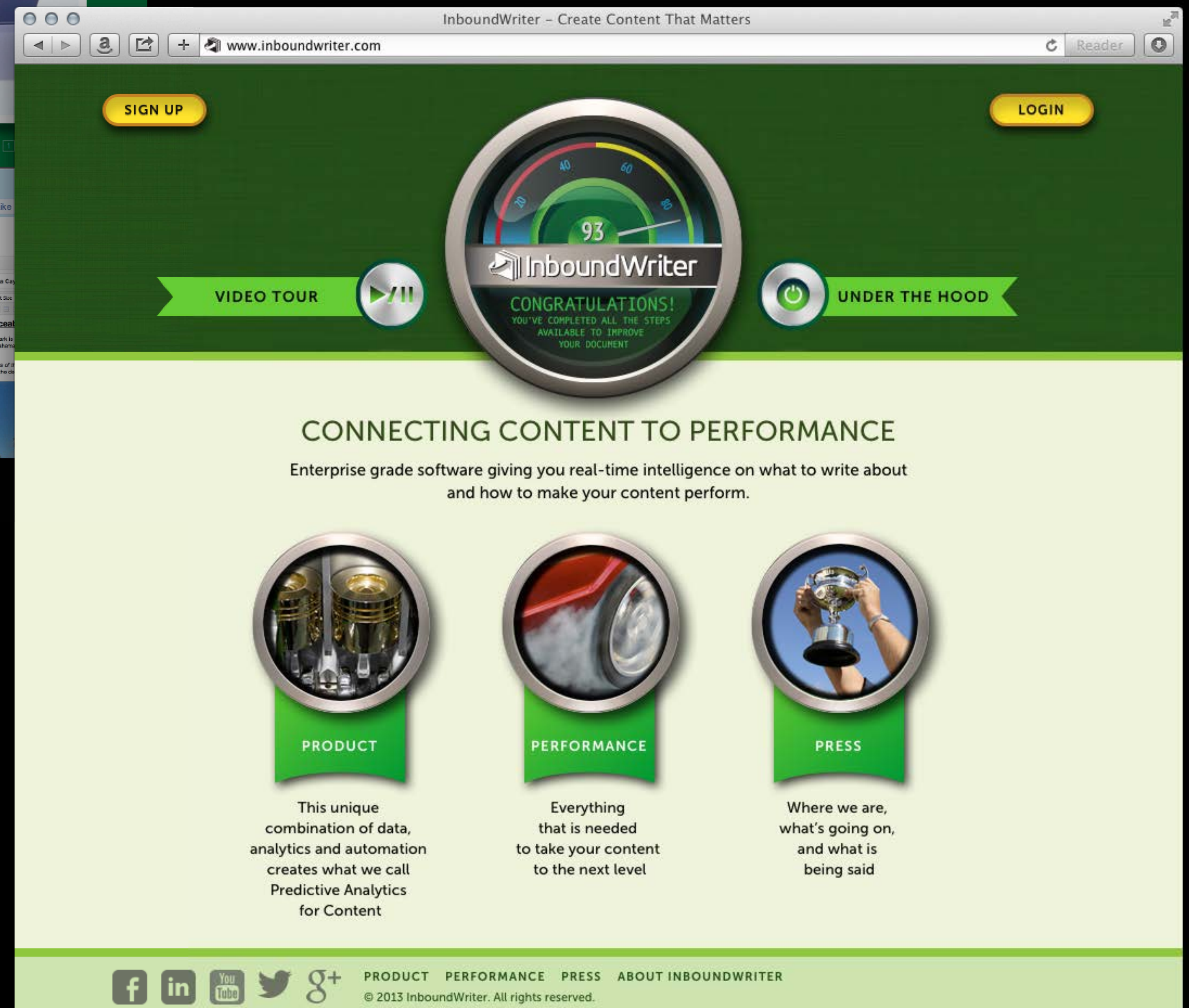


This flier focuses on how *i4LIFE* and *Lincoln Lifetime IncomeSM* Advantage work together to provide solutions for clients seeking income now or later.

Broker/dealer use only.

Order codes: CP-LIN-FLI394
Mailer: CP-LINC-MLR003

MS	ML	SB	UB	WC ✓
EJ	LF ✓	LP ✓	RJ ✓	SA
WB	WF ✓	ST ✓	IX	WM



InboundWriter

Before and after of 'performance' themed branding targeted to enterprise customers.



CrowdStitch

Product naming, branding, and launch site for crowdstitch.com, a pop-up social networking service.



PSST! Did you know your mommy can save 10% at babygear.com.

How is that possible?

Well, you have to have the source code* BD1.



Have you heard?
The savings at babygear.com are phenomenal.

Especially when you use source code* RH2. You'll save an extra 10%!

It's no secret that babygear.com can help you save on strollers, car seats, cribs, play yards, high chairs, toys and more.



Use source code* BD1 when ordering to save an additional 10% on everything a baby needs from Graco, Combi, Evenflo, Century and other top national brands!

Free shipping in the Continental U.S.



*Type BD1 into the promotion code box on the check out page. This offer expires 12/31/00 and may not be combined with other offers or applied to sale items. One order per family.

You won't be able to stop talking about the savings on toddler beds, bedding, mattresses, toy boxes, kid's furniture and toys at babygear.com.

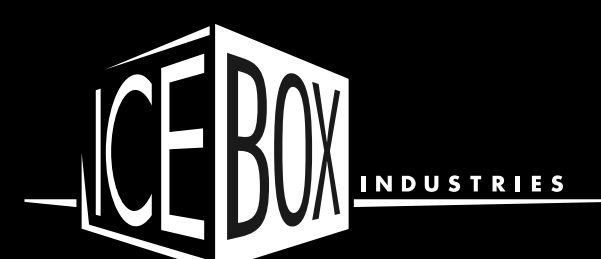


Use source code* RH2 when ordering to save an **additional** 10% on everything a toddler needs from Graco, Combi, Evenflo, Century and other top national brands!

Free shipping in the Continental U.S.

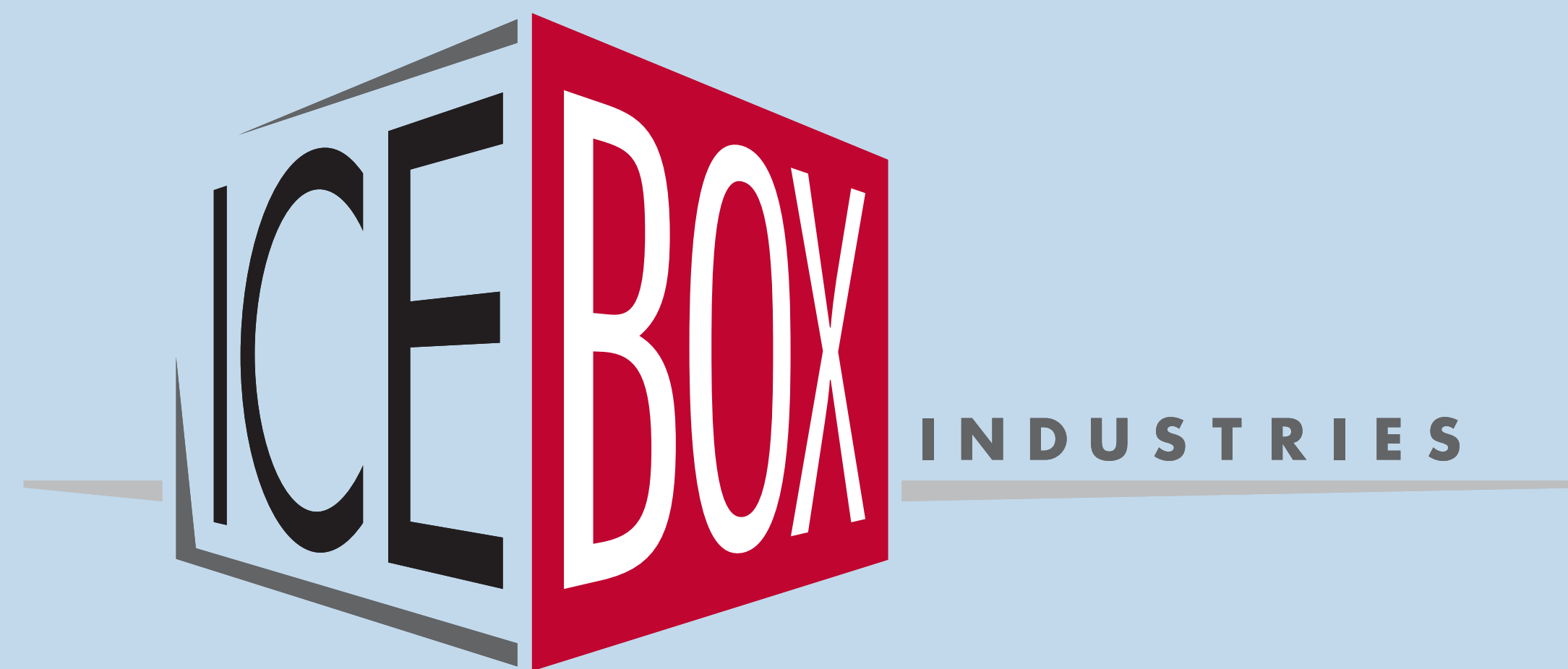


*Type RH2 into the promotion code box on the check out page. This offer expires 12/31/00 and may not be combined with other offers or applied to sale items. One order per family.



Babygear.com launch campaign

National postcard campaign to raise awareness amongst expectant mothers and their families.



Dan Gaidula
dan@iceboxind.com ■ 267 481 4710
ideas made solid.