

Take the next step

Goals and key steps to help you build a stronger tomorrow

You know it's vital to save for the future. So take steps to move along your journey to retirement—make a plan, set goals, and take advantage of web resources that can help make things easy for you.



Make a plan and take action

You don't have to be an expert to save for retirement. Keep these simple details in mind as you save for the future and work toward financial wellness. Add your own thoughts at the end, and check off each task as you accomplish it!

- Consistently save as much as you can, as early as you can, to fund a long retirement. Increase your savings rate when you can. A good rule of thumb is to aim for 10% to 15% of your pay.
- Review your asset allocation and diversification strategy. Consider the need to maintain buying power by choosing investments that may help keep up with or outpace inflation over time.
- Stick to a budget to help balance financial priorities and maximize financial wellness.
- Create an emergency fund to deal with the unexpected, such as unforeseen medical bills or home or car repairs.
- Use the tools and resources of [LincolnFinancial.com/Retirement](https://www.lincolnfinancial.com/Retirement) and your online account to make it easier to manage your retirement plan and stay involved.

Add your own:

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Where are you on the road to retirement?

Whether you're early, mid, or late career, consider these steps as you make progress along your retirement journey. And make sure you check every category—some of these steps may apply to your personal situation no matter what stage you're in.

Early career

<p>Retirement seems far away, but time can be a great advantage! Start saving early to make an impact in the long run. If you're in your 20s, saving one year earlier may mean an additional \$24,000 in your savings at age 65.*</p>	<p><input type="checkbox"/> Enroll in your retirement plan.</p>
<p>Don't postpone or avoid making decisions because you feel overwhelmed. Instead, meet with a retirement plan representative, who can help you sort through the noise to find information that's relevant to you. You also can take advantage of easy-to-find information within your online account.</p>	<p><input type="checkbox"/> Schedule a meeting with your retirement plan representative.</p>
<p>If you have more than one student loan, consider consolidating so you have to make only one payment instead of several. Find more information about consolidating federal student loans at studentaid.ed.gov.</p>	<p><input type="checkbox"/> Create a budget to help balance loan payments with other financial goals.</p>

Mid career

<p>Make a difference! Increasing your retirement plan contributions now may have a big impact on keeping your retirement savings on track. To find up-to-date information about annual limits, visit LincolnFinancial.com/Retirement.</p>	<p><input type="checkbox"/> Boost your retirement plan savings rate by 2%.</p>
<p>You may be providing care for children, elderly relatives, a spouse, or a friend. The National Alliance for Caregiving provides support resources at caregiving.org/resources.</p>	<p><input type="checkbox"/> Think about how long-term care solutions may provide support and protect your assets.</p>
<p>Caregiving is a tough job. Remember to take care of yourself, too. To help balance your personal life and your career, schedule "me time" to help yourself recharge.</p>	<p><input type="checkbox"/> Pencil in time for doing something fun — just for you.</p>

*The illustration assumes \$200 monthly contributions, a 6% rate of return, and retirement at age 65. This is a hypothetical illustration and is not indicative of any product or performance; it does not reflect any taxes due upon distribution or any fees associated with investing. Investment options are subject to market risk.

Late career

<p>Congratulations! You're closing in on retirement. If you're age 50 or older, you can make catch-up contributions in addition to the annual Internal Revenue Service (IRS) limit. This can be a way to save more if you're concerned you don't have enough savings to last throughout retirement.</p>	<input type="checkbox"/> Boost your retirement plan savings rate by 2% or make catch-up contributions.
<p>Managing debt can be a challenge. USA.gov provides resources on credit counseling and debt consolidation options.</p>	<input type="checkbox"/> If you have multiple loans or credit card bills, pay off the debt with the highest interest rate first.
<p>Social Security can provide valuable retirement income. Explore claiming strategies that can help you maximize your benefit. Find out more at the Social Security Administration website, SSA.gov.</p>	<input type="checkbox"/> To figure out your potential benefit, use the tools at SSA.gov.



Take advantage of web resources

- Your LincolnFinancial.com account**
Your online account makes it easy to manage your plan and includes an interactive feature to help you quickly and easily see if you're on track for the retirement income you may need.
- LincolnFinancial.com/Retirement**
The Lincoln website is your gateway to retirement planning. You'll find articles, tools, resources, and your online account.
- Lincoln mobile app**
Check your account on the go! This app makes staying on top of retirement planning fast and easy.



Set your top goals

What would you like to accomplish? Write your goals here. Some potential goals might be: register for your online account, increase your retirement plan contributions, meet with a financial professional, check your account balance, make a budget, or find new ways to reduce expenses.

Today:

In one week:

In one month:

In three months:



You can do it!

Take one step today to give your retirement journey a boost. Then take another. You can do it! And remember, you don't have to go it alone. It's okay to ask for help. Speak with a financial professional to get answers to your questions and information about creating a retirement savings strategy that can help you reach your goals.



Make it easy with online account access!

Not registered? Visit LincolnFinancial.com/Register.

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

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