



Give your retirement savings a lift

How to build up your retirement savings for the future you envision

Just like it takes time before you see results in the gym, you have to train to develop good savings habits. So, whether you're new to saving or you've been doing it for a while, get ready to take that next step today to help you achieve your future goals.

Start small – it's like a warmup!

You have to work your way up to the big weights, and the same goes for retirement savings. The sooner you start to save in your employer-sponsored retirement plan – even a little bit – the longer your money has to build up potential gains.

Like weight training, it's smart to start small with financial fitness and get a feel for what you can manage. See how increasing your contribution, based on 26 paychecks a year, could grow over time and help lower your stress about finances in retirement.

A monthly increase of ...	Is about this much more per month ...	Or costs you roughly this much per day ...	And can potentially grow to ...
\$50/month (\$25/pay period)	1.63%	\$1.67	\$50,000 in 30 years
\$100/month (\$50/pay period)	3.25%	\$3.34	\$100,000 in 30 years
\$150/month (\$75/pay period)	4.88%	\$5.00	\$151,000 in 30 years

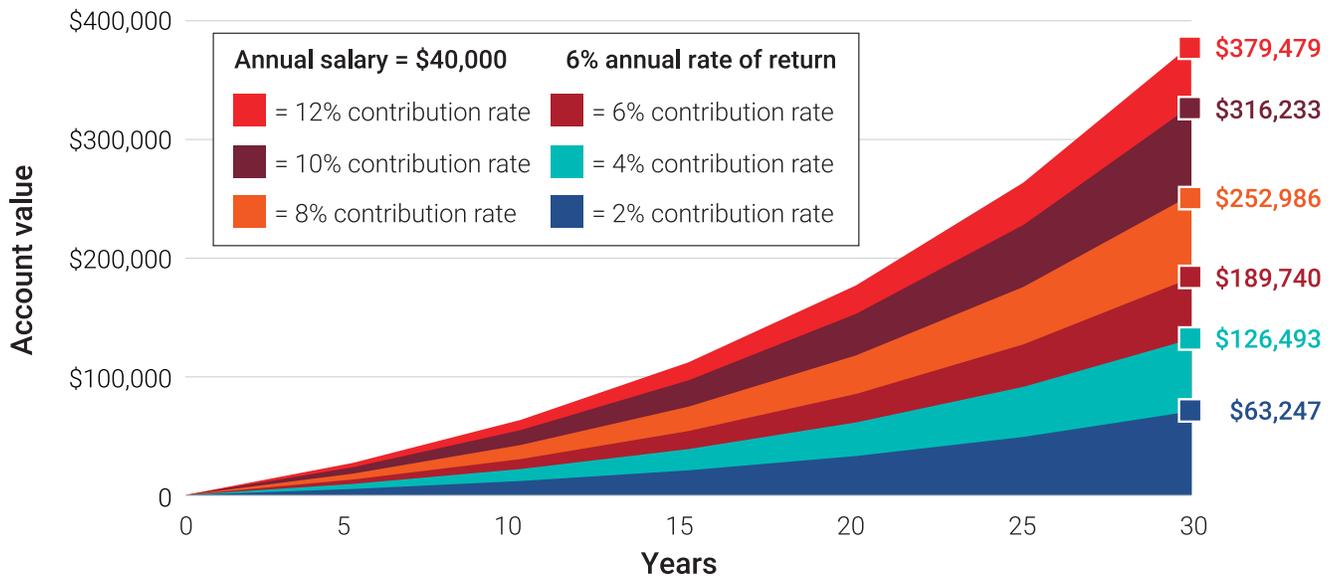
This hypothetical example assumes a \$40,000 annual salary and a 6% annual rate of return, compounded monthly, in a tax-deferred account. It is not indicative of any product or performance and does not reflect any expenses associated with investing. Any applicable taxes due upon withdrawal (including a 10% tax for amounts withdrawn prior to age 59½) will reduce the results shown. The type of account determines what, if any, taxes are due. It is possible to lose money investing in securities.

Max out your savings

Saving in the plan is fantastic, and you're doing a great job of building that balance for a more financially fit retirement. But can you take your savings to the next level?

Adding more weight to your training program over time could help you manage your health when you're older, and it's the same with your savings rate. Experts say you should aim to save 10% to 15% of your salary so you can afford the retirement you envision. And the sooner you increase your contribution rate, the longer your savings has to grow.

Steady increases in your savings rate may improve your retirement readiness. This chart shows the potential effect on your retirement lifestyle if you keep pushing yourself.

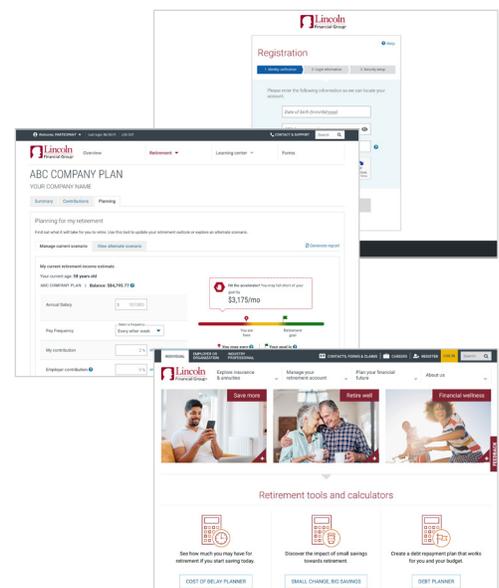


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Use our equipment

Ready to improve your financial health? LincolnFinancial.com/Retirement provides the resources you need to reach your retirement goals.

- 1. Take the first step.** Putting your plan into action is easy! Enroll in the plan at LincolnFinancial.com/Register, then set your contribution rate.
- 2. Know your numbers.** Use the retirement income estimator for a personalized estimate of your potential retirement income. If you're not on track to meet your retirement goals, change the variables to see what it may take to get you there. To find this tool, log in to your account at LincolnFinancial.com/Retirement, click on the **Retirement** tab, and select **Planning**.
- 3. Make smart choices.** Our [small change, big savings calculator](#) can show you how small savings, like cutting back on eating out or buying snacks, may boost your retirement savings.



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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Talk to a pro

Retirement planning can be like going to a new gym for the first time: a little intimidating, even if you've been working out (or saving) for a while! That's why we're here. Call the Customer Contact Center at **800-234-3500**, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern, for help getting started or if you aren't sure what to do next.

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