



You're In Charge®

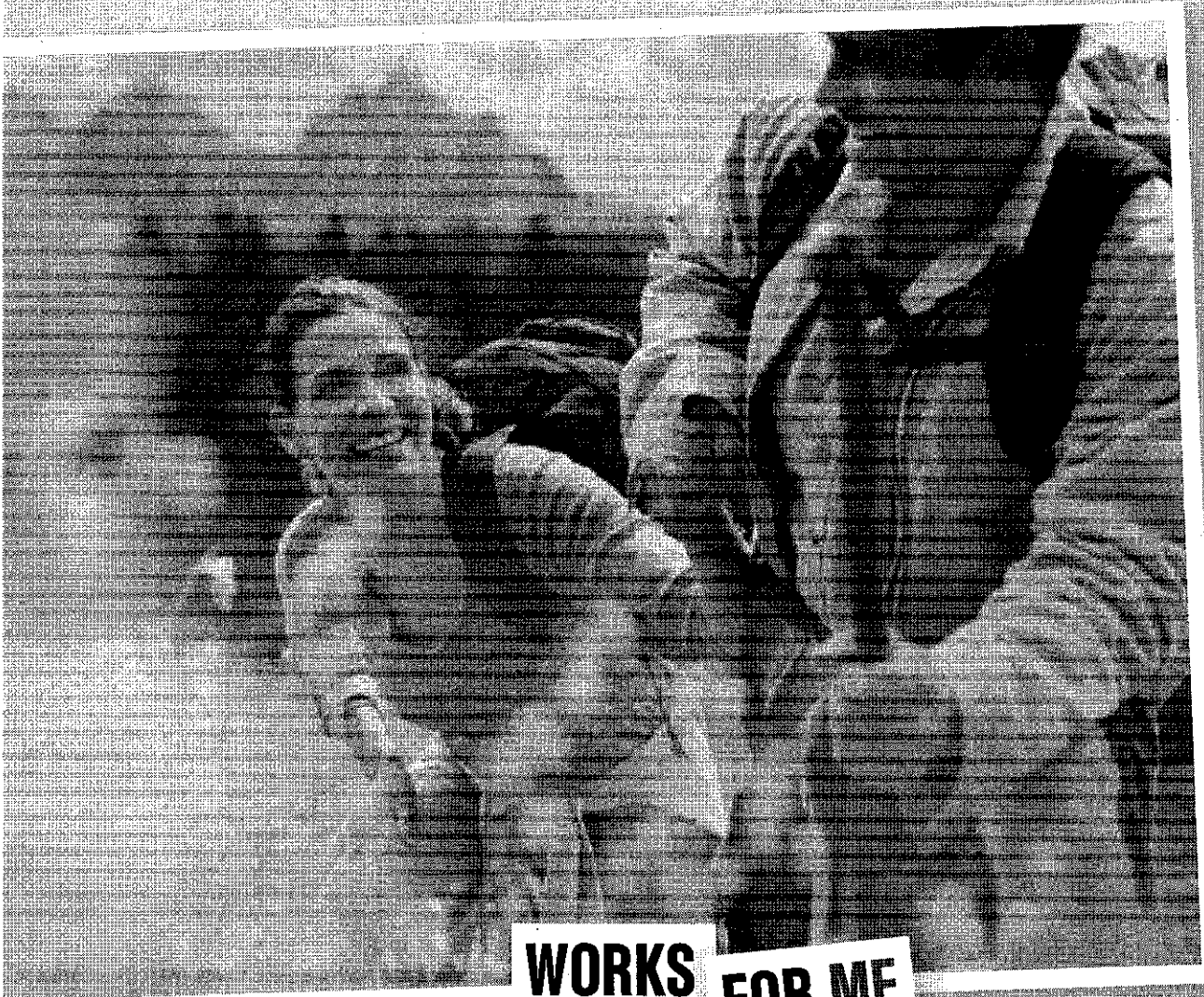
Get Started



An easy way to  
invest in the future

**WORKS FOR ME**

RETIREMENT PLAN SERVICES



## WORKS FOR ME

"Taking steps toward  
a more financially  
secure retirement."



Workers with access to an  
employer-sponsored retirement  
savings plan are more likely to  
feel confident that they will be  
able to achieve the retirement  
lifestyle they desire.

Source: LIMRA SRI Research, 6/14

# Put the power of the plan to work for you.

Welcome! You're eligible to participate in a valuable benefit: your employer-sponsored retirement plan. Designed to help you save for your financial future, your plan offers several great advantages:

- **It's easy.** Contributions are automatically deducted from your paycheck every pay period.
- **You'll enjoy tax advantages.** If you contribute on a pretax basis, your contributions are deducted from your salary before taxes, reducing your taxable income and the amount of tax due on that income. If you make after-tax Roth contributions (if your plan permits), you pay taxes up front, allowing you to make tax-free withdrawals in retirement.
- **Your money compounds over time.** Thanks to the power of compounding, you have the ability to make money on your money and potentially grow your savings.
- **You may get free money.** If your plan offers employer matching contributions, be sure to take advantage of them. If you don't, it's like saying "no" to free money.
- **You can take it with you.** Any money you put into the plan is yours to keep—even if you change jobs.

## Helping you every step of the way. From hired through retired.

Lincoln Financial provides help during every stage of retirement planning—from enrollment through retirement. Whether you're a first-time investor or simply new to the plan, this guide will provide step-by-step instructions for making the most of your employer-sponsored retirement plan.

## Let's get started.



# How do you see yourself in retirement?

Whether your vision of retirement involves enjoying leisure activities, spending time with family and friends, or pursuing a second career, your "time after work" will be as unique as you are. But whatever your goals, the steps to achieving them are common to everyone.

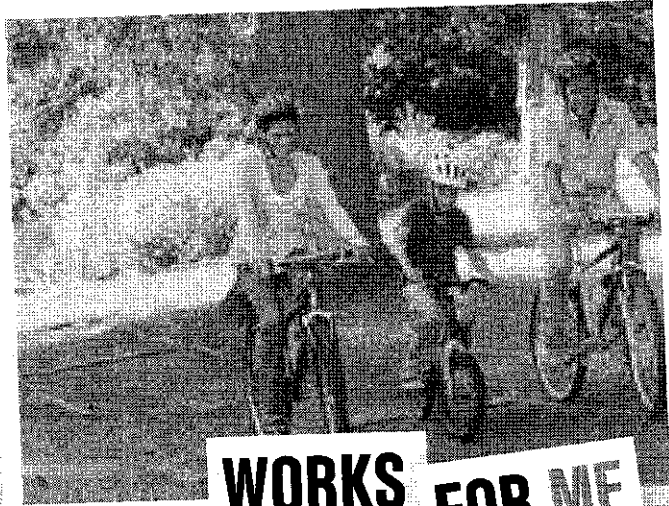
Don't have a specific goal in mind? Maybe retirement seems really far away, or you haven't taken the time to consider what you want to do when it arrives. That's okay. The important thing is to start saving for your future right now. After all, the more money you have in retirement, the more options you'll have. And who doesn't like to have choices?

## Redefining retirement.

Thanks to advances in healthcare, we're living longer, healthier lives. While that means you may be able to work well past age 65, it also means your retirement could last 25 years or more. And your savings need to last as long as your retirement does.



Social Security is likely to make up only a portion of what you'll need in retirement. Your employer-sponsored plan may be your single biggest source of income.



**WORKS FOR ME**

"Spending more time with my kids and grandkids."

## Put time on your side.

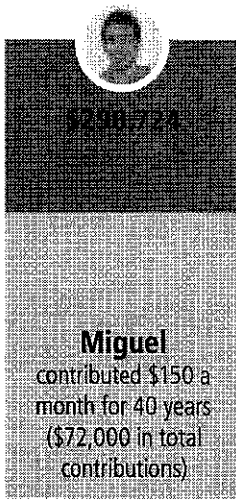
Whether retirement seems far off or right around the corner, the truth is, you'll never have more time to save than you do today. And when it comes to saving for retirement, starting early can make a big difference. You have the potential to make money on your money—earning returns on your account balance and new contributions. So the longer your money can grow, the better off you'll be.

### Improve your financial outlook by starting early.

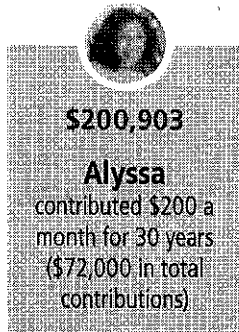
For example, let's say Miguel and Alyssa both started working at age 25. Miguel started contributing \$150 a month to the plan immediately and continued until his retirement at age 65. Alyssa waited until she was 35 to join the plan and contributed \$200 a month until her retirement at the same age.

They each contributed the same total amount—\$72,000.

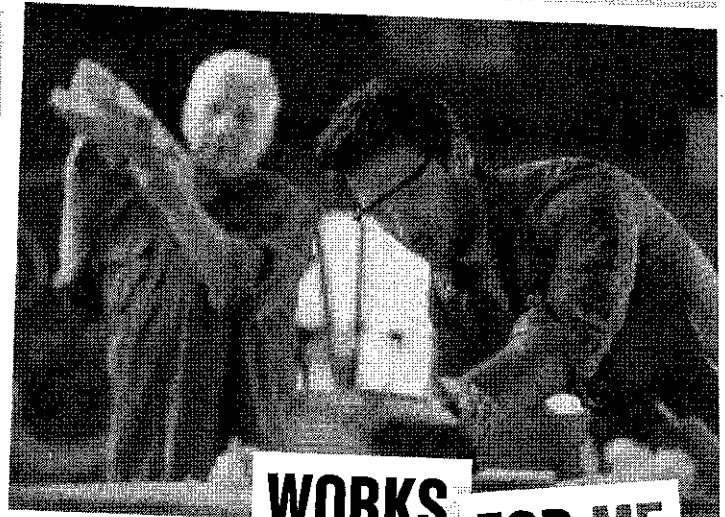
At retirement, how much more do you think Miguel had? Nearly \$100,000 more!



► *The lesson?* How long you save is just as important as how much you save.



Assumes a 6% rate of return, compounded monthly. This is a hypothetical example and is not indicative of any product or performance, and does not reflect any expense associated with investing. Taxes will be due upon distribution. It is possible to lose money by investing in securities.



**WORKS FOR ME**

"Working part-time, doing something I love."

### Ready to get started?



Your retirement plan representative can help you learn more.



Visit [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement) to explore all the benefits of your employer-sponsored plan.

# Let's go.

Now that you've decided to take advantage of this convenient and cost-effective way to save for retirement, you'll need to make two decisions.

1. How much should I save?
2. How should I invest?

## 1 Decide how much to save

### New to saving? Start with 6%.

Not sure where to start? It's okay to start small. Even modest contributions can add up over time. The important thing is to begin saving for your future—consistently and automatically. It's one habit that can really pay off later.

### Accustomed to saving? Increase by 2%.

If you're already in the habit of saving, challenge yourself to save 2% more each year—striving for a savings rate of 12% or more. These small, gradual steps can have a big impact on your savings over time, as the chart below shows.

### Feeling confident? Max out.

If you can swing it, consider contributing the maximum now, while you have time for your savings to grow. With your direct payroll deductions, you may never miss the money. Age 50 or older? Then consider making catch-up contributions—additional contributions that can help you finish strong!

### Meet the match, if offered.

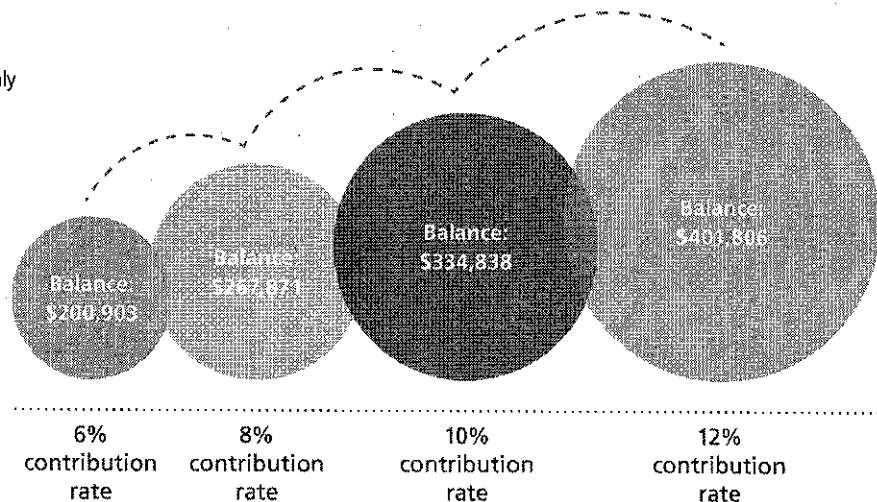
If your plan offers employer matching funds, contributing enough to receive it is "free money" to which you're entitled. Not only is it a valuable benefit, it's a great way to accelerate your savings progress.

### The power of 2% more.

This hypothetical example assumes:

- Annual salary of \$40,000
- Contributions invested over 30 years
- 6% rate of return, compounded monthly
- No matching contributions

This hypothetical example is not indicative of any product or performance and does not reflect any expense associated with investing. Taxes will be due upon distribution. It is possible to lose money investing in securities. Changes in tax rates and tax treatment of investment earnings may impact the comparative results. You should consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.



## It may cost less than you think.

If you are saving on a pretax basis, the impact on your salary may be less than you imagine.

Let's assume you have a \$1,500 biweekly salary, contribute 6% and are in a 25% tax bracket. It would cost you only \$68 to contribute \$90 per pay period.

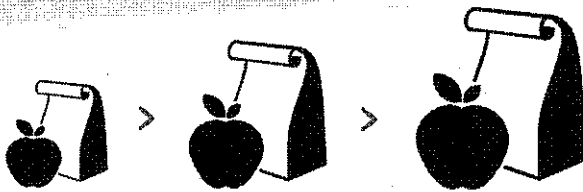
See how savings rates can impact your salary at [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement).

These estimated tax savings are based on federal income tax rates only and do not include any state or local income tax. The tax calculations do not account for any other income sources. Your actual tax savings will depend on your personal tax situation.

## Brown bagging it every once in a while can really pay off!

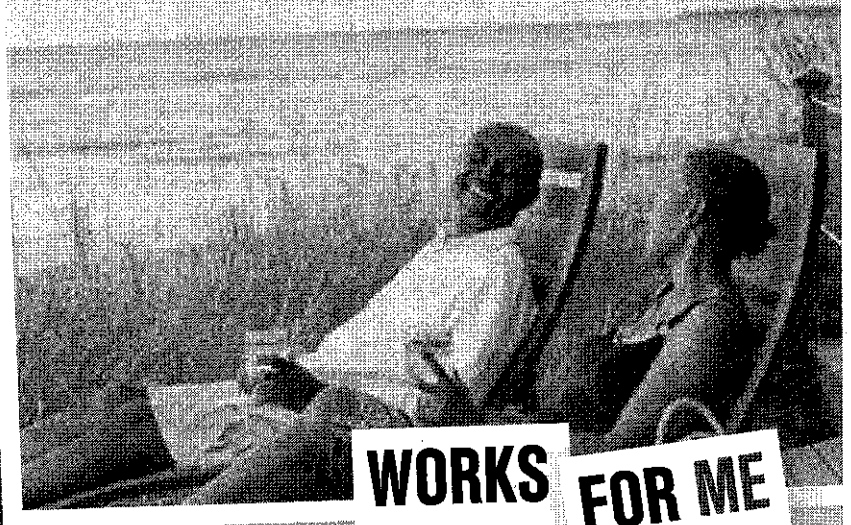
Think about how much you spend going out for lunch. Now, imagine eating out every other day or only on Fridays. By doing so, you could easily save \$20 a week. See how this small change can add up over time!

### How \$20 per week can add up.



Assumes a \$20 per week contribution and a 6% rate of return, compounded weekly in a tax-deferred account.

This is a hypothetical example. It is not indicative of any product or performance and does not reflect any expense associated with investing. Taxes will be due upon distribution. It is possible to lose money by investing in securities.



## WORKS FOR ME

"Making extra catch-up contributions as I head into the home stretch."

### Three easy ways to "find the money."



#### Curb impulse buys.

Magazines at the cash register, scratch tickets, and fancy coffee drinks all add up.



#### Give yourself a gift.

Consider increasing your contribution amount on your birthday, work anniversary or whenever you get a raise or bonus.



#### Review your monthly spending.

Could you reduce cable expenses, lower your cell phone bill, skip the movie snacks or eat at home more often? Even small changes can free up extra cash that you can put towards something much more important: your future.

## 2 Decide how to invest

Every investor is different. That's why your employer offers you a variety of investment choices. What kind of investor are you?

### **"I want to select an all-in-one portfolio."**

If you like the idea of making a single investment choice, this approach may be right for you. With this option, you invest in a professionally managed, all-in-one investment vehicle that's diversified across multiple funds with varying investment objectives managed to your timeline or tolerance for risk.

### **"I want to select my own investments."**

Enjoy creating and managing your own portfolio? You can select your own investments from your plan's lineup. Some options are designed to provide more stable returns with lower long-term earnings, while others are more aggressive and target higher, long-term growth with a greater potential for risk.

### **"I want someone to manage it all for me."**

Some plans offer a managed account service that allows you to put the job of managing your account into the hands of a professional investment service. There are fees associated with this more personalized investing option, but working with a professional account management service that oversees your portfolio for you and makes adjustments along the way may be right for you.



Want help selecting your investments? Your retirement plan representative is well-versed in the resources you have available to you to help you learn more about which investments best reflect your financial goals.



Learn about investing strategies, watch informative videos, and test drive tools at [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement).



**Access helpful planning tools  
and resources.**

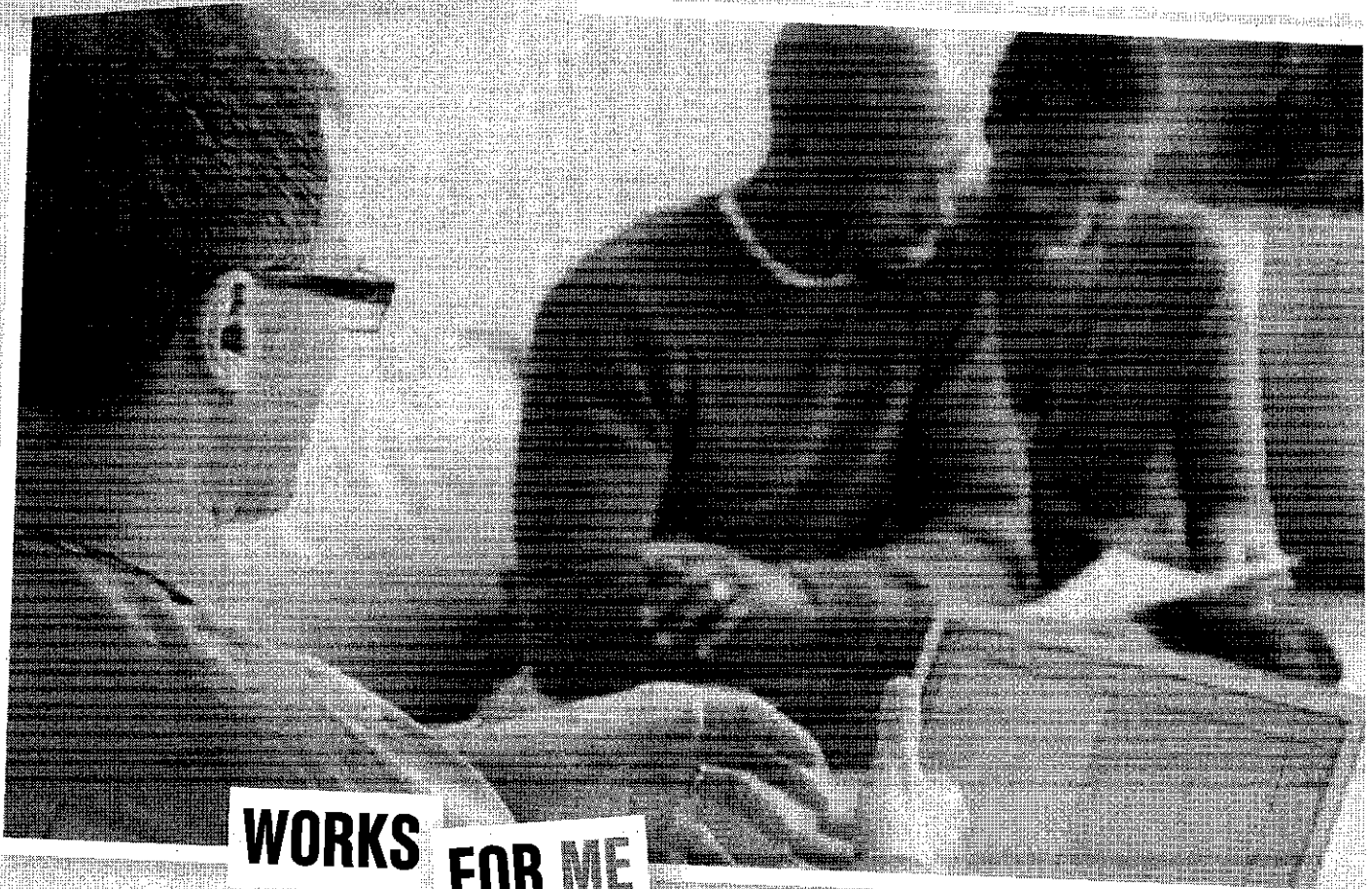
What's dollar cost averaging? Do you know your risk tolerance? Want to know the difference between a Roth plan and a traditional tax-deferred retirement plan?

Visit [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement) to learn more.

**Take control.**

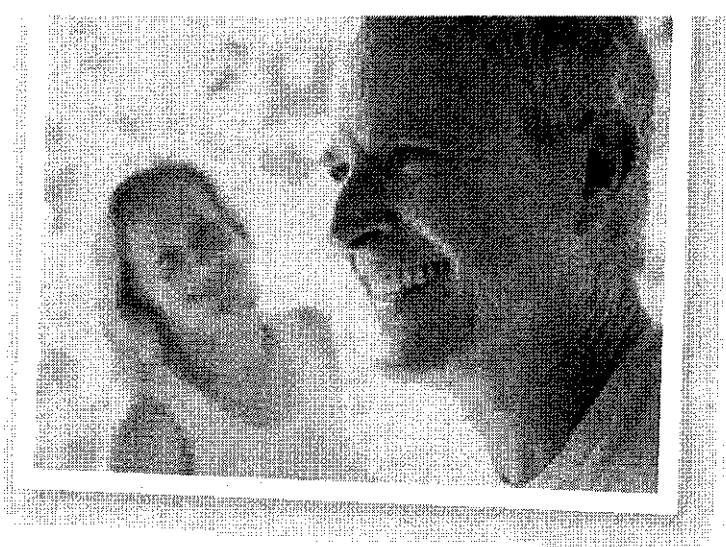
While you can't control the stock market or the pace of economic change, there are three things—completely in your control—that can have a big impact on how much you'll have saved at retirement:

- 1. How much you invest**
- 2. How long your savings can grow**
- 3. How you invest**






**WORKS FOR ME**

"Meeting with a professional who can help me review my investment options."



# Make the plan work for you.

Three easy ways to enroll or learn more:

-  Complete and submit your enrollment choices as directed in your enrollment packet.
-  Meet with your retirement plan representative, who can help you get started.
-  Call us toll-free using the number provided in your enrollment packet.

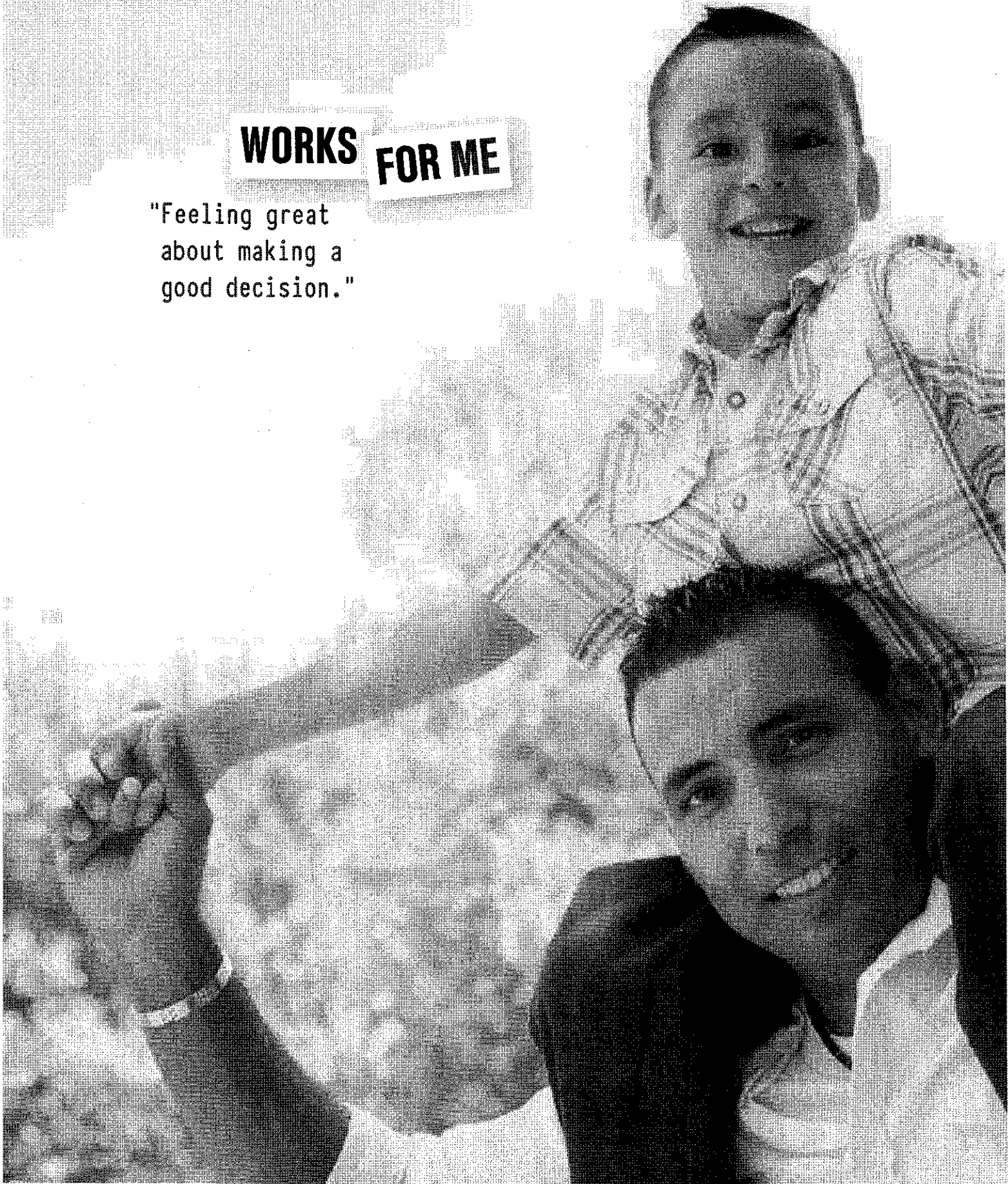
Work it! You work hard for your money. Make sure it's working for you and your future. Enroll today!

## Want to have it all in one place?

Do you have a retirement account with a previous employer? If so, you may be able to consolidate your assets from one or more previous plans, making it easier to manage your investments. Contact your retirement plan representative to learn more about this option.

**WORKS FOR ME**

"Feeling great  
about making a  
good decision."



# Helping you reach a brighter retirement future

We've helped more than 1.4 million people save, plan and retire. We're here to support you every step of the way—from enrollment up to and through retirement. We're optimistic about your future, and we think you should be, too.

For more information, contact your retirement plan representative or visit [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement).



**Mutual funds and variable annuities are sold by prospectus. Investors are advised to carefully consider the investment objectives, risks, and charges and expenses of a mutual fund, and in the case of a variable annuity, the variable contract and its underlying investment options. To obtain a mutual fund or variable annuity prospectus that contains this and other information call: 800-4LINCOLN. Read the prospectus carefully before investing or sending money.**

Variable annuities are long-term investment products designed particularly for retirement purposes and are subject to market fluctuation, investment risk and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax. Withdrawals will reduce the death benefit and cash surrender value. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

Variable annuities sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. For all other states, variable annuities are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of the appropriate issuing company.**

The mutual fund-based programs include certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services.

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

©2017 Lincoln National Corporation

[LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement)

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.

LCN-1686627-011817

MOS 5/17 Z06

Order code: DC-ENROL-BRC002



You're In Charge®

