Lincoln Financial Group®
You're In Charge®

Save more for retirement today.

RULE OF THUMB

Save 10% to 15% of your pay for retirement — or more!

Congratulations, you're in!

You're participating in your employer's retirement plan, a convenient way to save for your future. But are you saving enough to have the retirement you envision?

Why save more?

With retirements lasting longer than ever, you may want to plan on having enough money to cover at least 20 to 30 years. Social Security isn't likely to be enough to cover all your expenses. **If you're like most people, your workplace retirement plan may be your primary source of income in retirement**. That's why it's important to make the most of it by saving as much as you can now.

How much will you need?

Think about the lifestyle you envision in retirement and how you'll pay for it. Consider your future annual expenses — you may spend more on healthcare but less on housing or commuting. Be sure to plan for higher costs due to inflation.

The bottom line? You may need 85% of your pre-retirement income to meet your annual retirement spending needs. Everyone is different, so choose an estimate based on your situation.

See where you stand using the retirement income estimator in your online account at LincolnFinancial.com/Retirement.

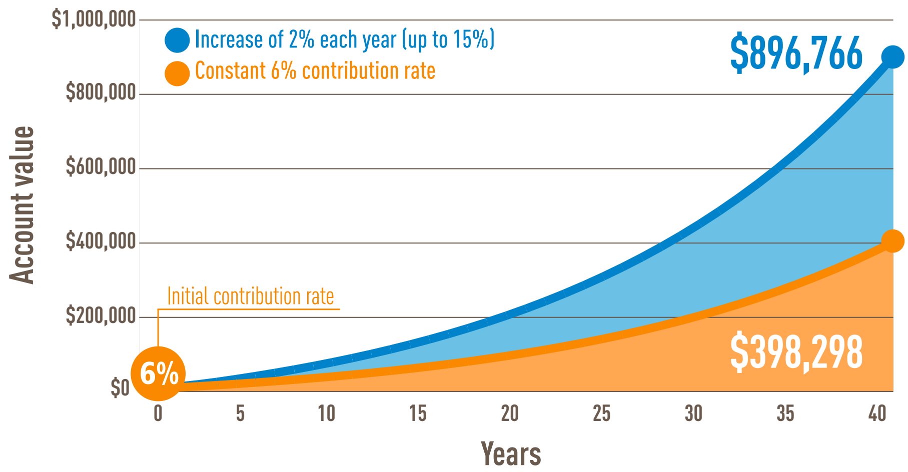
The power of compounding

Saving a little more now may be easier than trying to save a lot more later. That's because every extra dollar you save today has an increased opportunity to grow over time. And you'll never have more time than you do today.

Meet Emma and Joe

Emma and Joe, both age 25, start working for their employer at the same time. They immediately join the company's retirement plan at a contribution rate of 6%. Emma increases her contribution 2% each year until she reaches 15% and stays at that level until retirement. Joe maintains a steady 6% contribution rate for 40 years.

By bumping up her savings, **Emma may be able to save nearly $500,000 more** than Joe. Increasing your contribution rate today may be more rewarding down the road.



This illustration assumes a $40,000 annual salary and a 6% rate of return compounded monthly 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 of the tax-deferred amount and, if shown, results would be lower. It is possible to lose money investing in securities.

Finding more money to save may be easier than you think.

Setting aside more money for retirement doesn't have to mean big sacrifices. There are some simple adjustments you may consider to free up extra dollars.

Save newly found funds.
Put aside money from a pay increase or a tax refund before you miss it.

Manage your monthly expenses.
Shop around for better deals on your cell phone plan, cable, or insurance.

Watch your casual spending.
Trim impulse buying, cut back purchases of specialty drinks and eat out less frequently.

Is your daily cup of java costing you more than $85,000?
It could be. That's because the $20 you spend every week on coffee drinks may add up to $87,418 over 30 years.

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 of the tax-deferred amount and, if shown, results would be lower. It is possible to lose money by investing in securities.

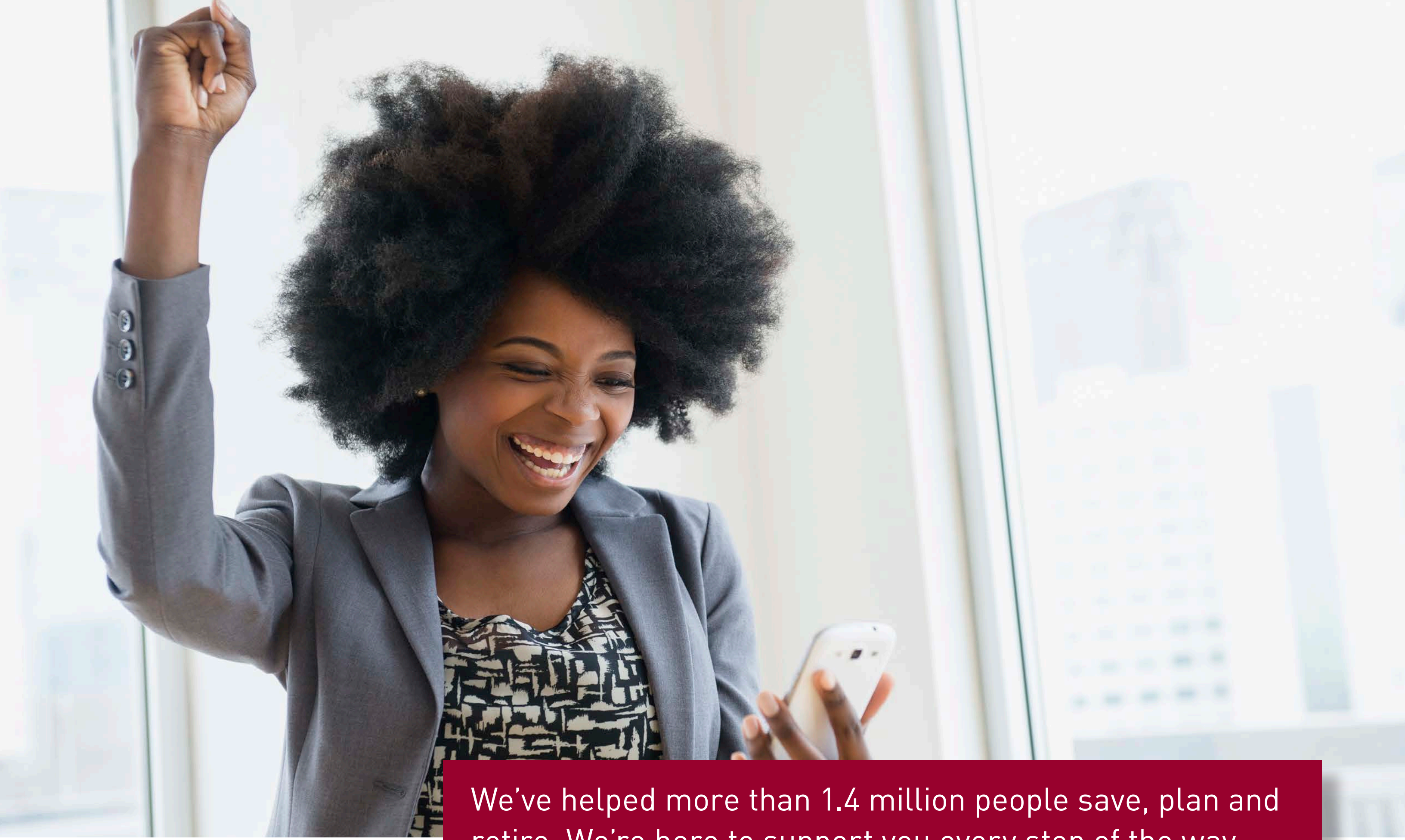
Save more today!

Take just a few minutes and start saving more for your future.

Increase your contributions.
Try to bump up your rate by at least 2% annually.

Make catch-up contributions.
If you're age 50 or older, you may be able to save even more.

Log in to your online account.
Visit LincolnFinancial.com/Retirement or contact your retirement plan representative.



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.

For more information, contact your retirement plan representative or visit LincolnFinancial.com/Retirement.

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

LincolnFinancial.com/Retirement

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