

# See what the power of personal can do for participants

Retirement planning can be overwhelming, but having access to personal help can make a big difference

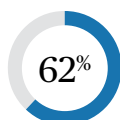
## Providing help participants want

Retirement consultants (RCs) drive our common goal of making participants retirement ready. Participants are looking for help.

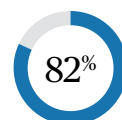


When participants meet with an RC, they get answers to their questions, and they have

**48% higher contributions<sup>2</sup>**



would like to receive education about the topics they're less confident about<sup>1</sup>



would be interested in working with an RC through their employer<sup>1</sup>

## Experience + training = results

Our RCs have the experience and know-how to help participants understand retirement planning and make informed decisions.



**15 years**

average industry experience



**100%**

hold at least one industry designation

They each participate in ongoing training to build their knowledge and provide participants with up-to-date information on retirement planning, IRS rules and regulations, Social Security strategies, and Medicare and healthcare planning.

## Building relationships. Earning trust.

Participants meet with RCs who live in the areas they serve, so participants have easy access to on-site and virtual retirement education, both one-on-one and in targeted group seminars. Many participants work in non-traditional locations or during nights and weekends. RCs go above and beyond to meet where it's convenient. Personal meetings have taken place:



At midnight, to accommodate workers on overnight shifts



On ships at sea, to assist participants who don't work in a traditional workplace



In high-security facilities, to help employees whose workplaces require security clearance

## Not just for English speakers

We know all employees may not speak English as their first language. To help maximize access to personal support, some RCs speak additional languages. We have 17 Spanish-speaking retirement consultants. In addition, employees can receive support from RCs who speak:

- American Sign Language
- Farsi
- German
- Haitian Creole
- Hindi
- Mandarin
- Tagalog
- Urdu

## Making positive outcomes a reality

**You can see the power of personal support in the numbers. RCs help drive plan satisfaction, retirement confidence, and increased contributions.**



**89% of participants**

who meet with an RC contribute to meet or exceed the match<sup>2</sup>

Participants receive support from the time of enrollment through retirement. RCs are committed to helping your employees prepare for the retirements they envision — and it shows. On average, contribution rates for participants who've met with RCs are almost twice the industry average.<sup>2</sup>

What do RCs discuss with participants during one-on-one meetings? Participants don't just learn about retirement planning. RCs also provide holistic financial wellness education. Topics may include:

- How much money they may need for the retirement they envision
- How saving more may impact their paychecks and their long-term savings
- Information about risk tolerance and asset allocation
- Determining if they're on track to meet their savings goals
- How to create and stick to a budget
- Life events management and beneficiary updates
- How to manage day-to-day competing priorities
- Retirement distribution options
- Other questions that are important to them

Participants can engage according to their preferences. In person, over the phone, or via email or video chat, our RCs are there for your participants whenever they need help. That personal support may help them make informed decisions that could better prepare them for life after work.



Contact your Lincoln representative to see how the power of personal can help increase the retirement readiness of your participants.

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<sup>1</sup> 2023 Wellness@Work Study.

<sup>2</sup> Lincoln Financial Group plan data, 2Q 2023.

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