



# It's your future. Treat yourself well.

Sure, you know the importance of exercising, eating right, and wearing sunscreen, but how are your financial habits? Are you saving enough for the future?

Start making your future world-class by joining the Prince William County Schools (PWCS) Supplemental Plan. Here is a checklist of what you'll need to know and do. If you have questions or need assistance, contact the Lincoln retirement consultant assigned to your location or call the Lincoln Customer Contact Center to speak with a representative at 800-234-3500, Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern.

- ☐ Decide how much you want to save.
  - You can save a percentage of your wages.
  - In 2024, the IRS allows you to save up to \$23,000 in 2024, unless you turn at least age 50 in 2024, in which case you can save an additional \$7,500, for a total of \$30,500 in 2024.
- ☐ Decide if you want to save with pretax contributions, Roth contributions, or a combination of both. You can check out the difference [here](#).
- ☐ Review your investment options — if you don't make an investment election, you'll be invested in the Moderate Target Date Portfolio that most closely matches the year in which you reach age 65. This is the default fund selected by Prince William County Schools.
- ☐ If you have other retirement accounts, consider consolidating them into the PWCS Supplemental Plan. Your retirement consultant can help you with that.
- ☐ Enroll in the plan.
  - Go to [LincolnFinancial.com/Register](https://LincolnFinancial.com/Register) to establish your account and indicate your elections.

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