



Give your retirement savings a lift

How to build up your retirement savings and get the most out of your retirement plan

Just like it takes small steps before you see results in the gym, it takes time 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.

An 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 Any applicable taxes due upon withdrawal (including a 10% tax for amounts withdrawn prior to age 59½) will reduce the results shown.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.

Push it to the match!

Once you're comfortable training at a certain level, you need to kick it up a notch by adding more weight. The same is true for saving in your retirement plan. When you've adjusted to saving a certain amount, try increasing it by 1% at a time to strengthen your retirement savings.

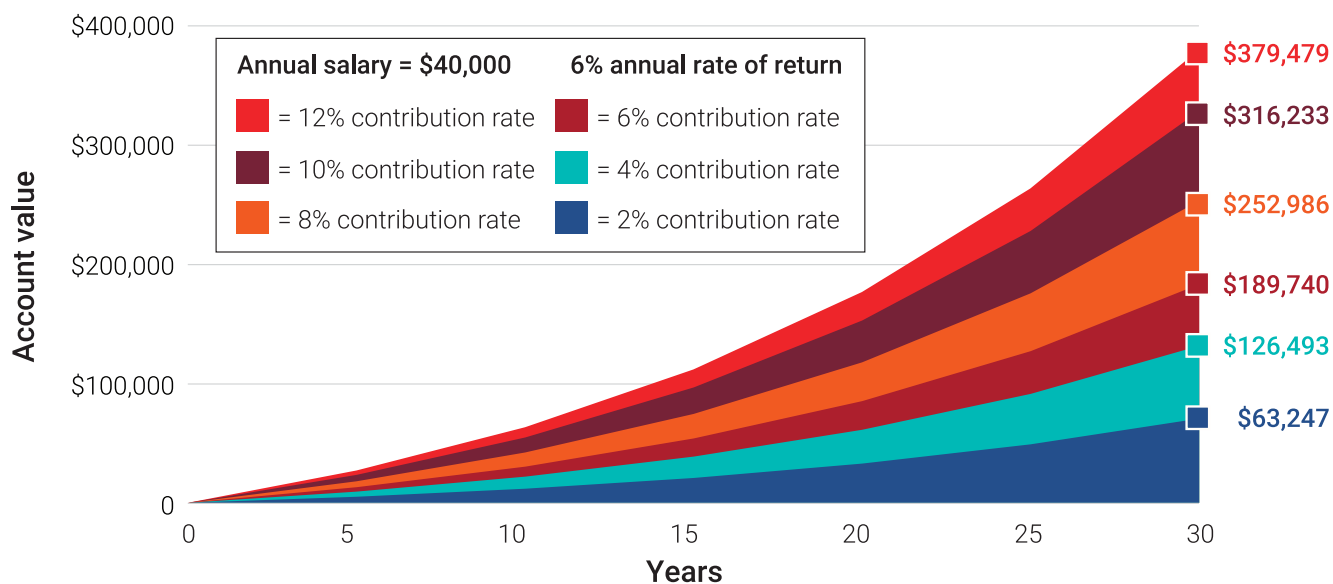
And you've got a spotter — your employer will help with the heavy lifting by matching a percentage of your contributions. To make the most of your plan benefits, make sure you save at least the maximum percentage matched. Increasing your savings rate and taking full advantage of your company's match can make a big difference in your retirement readiness.

Max out your savings

If you're receiving the full matching contribution from your employer, we couldn't be prouder of how you're taking advantage of free money for your future! But keep in mind — meeting your plan's match is a great starting point, but it may not be enough to reach your retirement goals.

You're now at the point where you need to dig in and give it all you've got. 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 can improve your retirement readiness. This chart shows what a difference you could make in your retirement lifestyle if you keep pushing yourself.

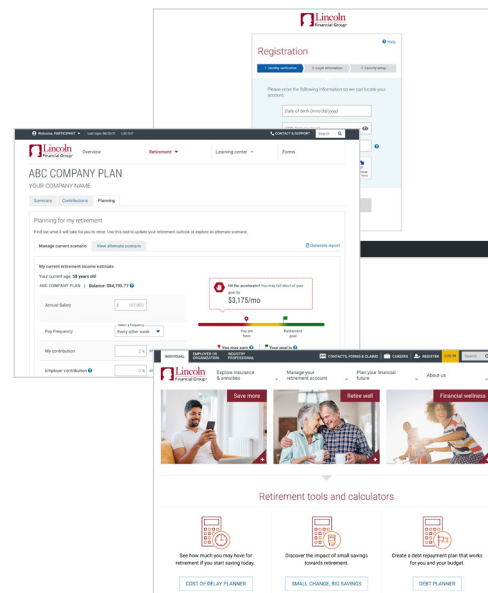


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Use our equipment

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 the calculator, log in to your account at LincolnFinancial.com/Retirement, and 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 snacks, may boost your retirement savings.



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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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