

WELCOME BACK TO SCHOOL



Save more the easy way

Increase your retirement plan contributions gradually with auto increase.

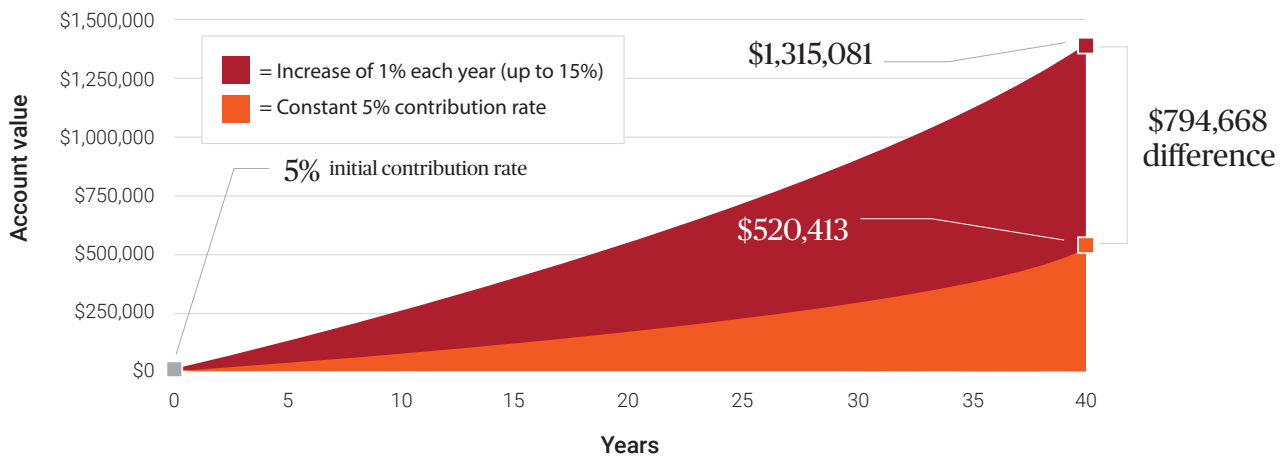
The best way to feel more confident about your finances is to know you are saving enough for your future.

A good rule of thumb is to save 10% to 15% of your pay for retirement. That may seem like a lot now, but there's an easy way to increase your savings gradually – the auto-increase feature in your retirement plan.

You choose how much and when you'd like to increase your contributions. Some people choose annual 1% increases timed with the new year. Others prefer to time it with an expected raise so they don't miss the money in their take-home pay.

See the potential impact of 1% more each year

By increasing your contribution rate incrementally, you can save significantly more over time.



This hypothetical example assumes an employee beginning to save at age 25 with an annual starting salary of \$50,000, biweekly paychecks, and annual 2% raises. The calculations do not include any employer match. Investments are assumed to provide an annual 6% return, but the assumed rate of return is not guaranteed. It is not indicative of any product or performance and does not reflect expenses associated with investing. Taxes will be due upon distribution for any tax-deferred amount and, if shown, results would be lower. It is possible to lose money investing in securities.



One-on-one help is available.

Want to know how much a gradual increase in saving may affect your paycheck or your income in retirement? Your Lincoln Financial Advisors representatives can show you. And if you decide auto increase is right for you, they can help you set it up.

Make an appointment today!

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