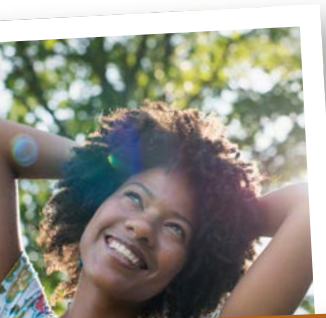


Celebrate America Saves Week

February 26 - March 3



Saving more now to make the most of my future?

I'm in!

You're in! Now make the most of your employer-sponsored retirement plan. Saving may be easier than you think. Consider these opportunities to help give your savings a boost.

Give yourself an allowance.



You work hard; don't deprive yourself. Set a monthly limit on extras instead of pulling out that credit card. Then, instead of paying high-interest debt, you can pay yourself and your future by contributing more to your retirement plan.

Get savvy about spending.



Find real savings by cutting back on overpriced coffee drinks, app purchases, and eating out. Think twice about some of your expenses, like online purchases or frequent drive-thru visits. Saving an extra \$50 each month can make a difference in the long run.

Kick it up a notch.



Not sure where to start? Try saving 2% more—and continue to make a series of increases over time. Set a goal to reach a savings rate of 12% or more.

Play catch-up.



If you're age 50 or older, the Internal Revenue Service (IRS) allows you to save more in your retirement plan through a catch-up contribution.

Save newly found funds.



A great way to save more is to put away new money, such as a raise, bonus, or tax refund, before you miss it. You won't notice the change in your budget, but you'll see it in your retirement account.

New tax law.



Use any additional amount in your paycheck from the new tax law to increase your contributions to the retirement plan.

Shop around.



Shop around for better deals on your cell phone plan, insurance, or cable—or drop cable altogether. The money you save by switching to an online subscription service can provide an immediate boost to your retirement savings.

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

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You're In Charge®

Take five and you're in!

Take five minutes and bump up your savings today. Contact your retirement plan representative or visit LincolnFinancial.com/Retirement.

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