

Save more — the easy way

Increase your retirement plan contributions gradually with auto increase.

Saving more for retirement is important but not always easy. That's where auto increase comes in. Save as little as 1% more each year, and you could have thousands more at retirement.

Choose the timing that's right for you.

With your retirement plan's auto-increase feature, you choose how much and when you'd like to boost 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.

It adds up!

An employee making \$50,000 who contributes 5% to their retirement plan could have \$253,331 after 30 years. But if they elect to increase their savings 1% per year until they hit 15%, they could have \$622,541 — **that's \$369,210 more!**¹

Setting it up is simple.

To set up auto increase, log in to your account at LincolnFinancial.com/Retirement and visit the **Contributions** tab. Check the opt-in box and enter your starting and ending percentages, frequency, and start date. You can opt out or make changes anytime.

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 retirement consultant can show you. And if you decide auto increase is right for you, they can help you set it up.

Make an appointment today!

Ryan Jones and Jayme Schwartzenburg at LincolnFinancial.com/FMOLHSschedule

¹This hypothetical example assumes an employee making \$50,000 a year, paid biweekly, and receiving annual 2% raises. Calculations do not include any employer match. Annual rate of return on investments is assumed to be 6%, but the assumed rate of return is not guaranteed. It is not indicative of any product or performance and does not reflect any expense 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.

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