Lincoln Financial Group®
You're In Charge®

# Put time on your side

**Start saving sooner in your [PLAN NAME] employer-sponsored retirement plan**

When it comes to saving for retirement, starting early is a good move. It gives you the potential to make money on your money—earning returns on your account balance and new contributions. So the longer your money can grow, the better.

## Help improve your financial outlook by starting early.

Let's say Miguel and Alyssa both started working at age 25. Miguel immediately started contributing $150 a month to the plan and continued until his retirement at age 65. Alyssa waited until she was 35 to join the plan and contributed $200 a month until her retirement at the same age. They each contributed the same total amount—$72,000.

### At retirement, how much more do you think Miguel had? Nearly $100,000 more!

**$298,724**

**Miguel**
contributed $150 a month for 40 years
($72,000 in total contributions)

▶ The lesson? How long you save is just as important as how much you save.

**$200,903**

**Alyssa**
contributed $200 a month for 30 years
($72,000 in total contributions)

This example assumes a 6% rate of return, compounded monthly. This is a hypothetical example and is not indicative of any product or performance and does not reflect any expense associated with investing. Taxes will be due upon distribution, including 10% penalty tax on distributions made before age 59 1/2 unless an exception applies. It is possible to lose money by investing in securities.

## Bottom line: It pays to start saving early.

How long you save is just as important as how much you save. Miguel will have more retirement savings than Alyssa, even though she contributed more per month. The long-term impact of compound interest will provide him with greater earnings potential.

## Contact your retirement plan representative to discuss enrolling in your employer-sponsored retirement plan today.

[INSERT LINCOLN FINANCIAL REPRESENTATIVE NAME]
[INSERT LINCOLN FINANCIAL REPRESENTATIVE PHONE]
[INSERT LINCOLN FINANCIAL REPRESENTATIVE E-MAIL]

| | |
|---|---|
| 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 | |



LincolnFinancial.com/Retirement

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Variable annuities are long-term investment products designed particularly for retirement purposes and are subject to market fluctuation, investment risk and possible loss of principal. Variable annuities contain both investment and insurance components and have fees and charges, including mortality and expense, administrative and advisory fees. Optional features are available for an additional charge. The annuity's value fluctuates with the market value of the underlying investment options, and all assets accumulate tax-deferred. Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals will reduce the death benefit and cash surrender value. There is no additional tax-deferral benefit for an annuity contract purchased in an IRA or other tax-qualified plan.

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