



Get personal help with distribution options

Whether you're changing careers or approaching retirement, be sure to get the professional help and education you need to make important decisions about your retirement account. Your Lincoln Financial retirement representative can assist by reviewing:

- Your distribution options
- Potential tax consequences
- The advantages and disadvantages of your choices

Make sure you consider your sick/annual leave payout amounts. These payouts can be deferred into your retirement plan to help avoid immediate taxes.

Retiring

Congratulations! You've worked hard to save and get where you are today. Now it's time to turn on the cruise control and start enjoying the ride.

If you're like most people, you probably have questions about what to do with the money you've saved in your retirement accounts and how to start withdrawals. At this fork in the road, your options and decisions may be a bit overwhelming. Don't know where to start? Lincoln is here to help you enjoy retirement.

Changing jobs

It's important to consider the whole picture when you're leaving your job and deciding what to do with your retirement plan assets. Whether your retirement journey ends in 10 or 20 years, taking time now to evaluate your strategy may help you make an informed decision that keeps you on course.

Let's talk

You've made it this far, let us help you understand your distribution options. Visit LincolnFinancial.com/HPSschedule to set up a one-on-one meeting with a Lincoln representative. We look forward to helping you take the next step to planning the retirement you deserve. You're in the driver's seat, and you want to make sure that you make all of the right turns before deciding what to do with your retirement plan accounts.

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