





PLACER COUNTY DEFERRED COMPENSATION PLANS

MEET WITH OUR DEDICATED LINCOLN DEFERRED COMPENSATION CONSULTANT, BOB COWSERT

Bob Cowsert was hand-selected by Lincoln for Placer County because of his dedication to clients and his consistency in delivering outstanding service. Bob is available to help you make the most of your deferred compensation plan, so you have a greater opportunity to enjoy the retirement you envision.

During a meeting with Bob, you can:

- Enroll in the plan
- Review your account
- Help you determine if you're saving enough to retire when and how you'd like
- Discuss the benefits of increasing plan contributions
- Roll over balances from other plans into your deferred compensation plan account
- Get answers to your questions



Bob is available to meet with you by appointment in person or over the phone.



To schedule your one-on-one appointment, visit **LFG.com/placerschedule** or call **877-562-4738**.



Bob Cowsert Lincoln Retirement Consultant

Mutual funds in the *Lincoln Alliance*[®] program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*[®] program are available at 800-234-3500.

Retirement consultants listed are registered representatives of Lincoln Financial Advisors Corporation.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services.



©2018 Lincoln National Corporation LCN-2164540-062818