

# Save more the easy way

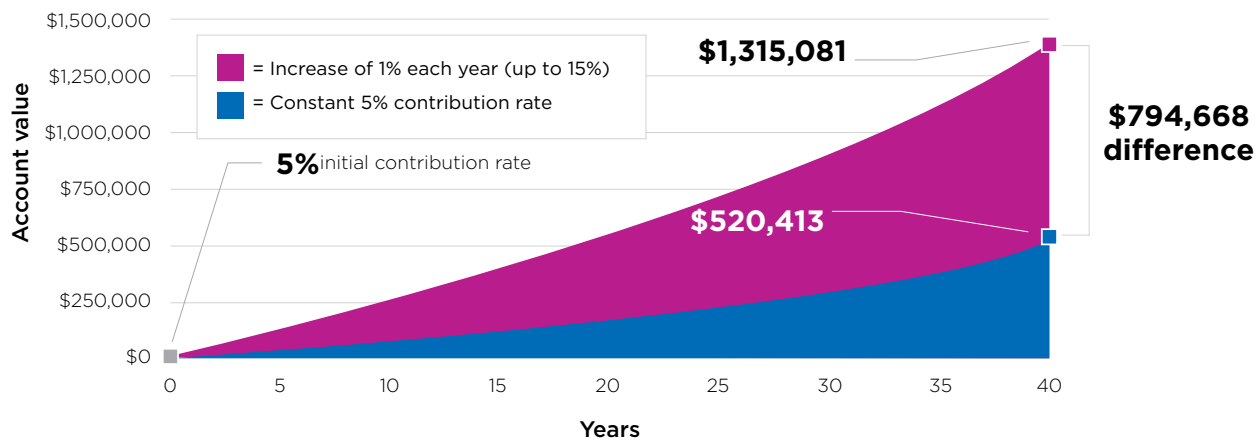
Increase your retirement plan contributions gradually with auto increase.

A good rule of thumb is to save 10% to 15% of your pay for retirement. That may seem like a lot now, but there's an easy way to increase your savings gradually — the auto-increase feature in your retirement plan.

You choose how much and when you'd like to increase 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.

## See the potential impact of 1% more each year

By increasing your contribution rate incrementally, you can save significantly more over time.



This hypothetical example assumes an employee beginning to save at age 25 with an annual starting salary of \$50,000, biweekly paychecks, and annual 2% raises. The calculations do not include any employer match. Investments are assumed to provide an annual 6% return, but the assumed rate of return is not guaranteed. It is not indicative of any product or performance and does not reflect expenses 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.

### Ready to set up auto increase?

Log in to your account at [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement) and sign up for auto increase on the **Contributions** tab today.

### Want personal help?

Visit [LincolnFinancial.com/BalladSchedule](https://LincolnFinancial.com/BalladSchedule) to set up a meeting.



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