

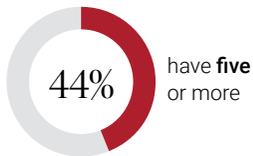
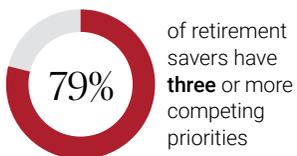


# Financial priorities pulling you in all directions?

Try these helpful tips.

Most of us juggle financial priorities. How do you not drop the ball when so many things are competing for your money and time?

## Retirement savers' competing priorities



Source: Lincoln Retirement Power® Participant Study, 2019.

You're getting close to retirement, and you're excited. You've worked hard to get here! And you have big dreams – taking that exotic vacation, spoiling grandkids, and pursuing new hobbies. But first you want to pay off your debt. And what about retirement? Have you saved enough?

## You can do this

Take a deep breath. Making a budget shows you exactly what you're spending and saving so you can conquer multiple competing priorities. Five steps get you on the way.

- 1. Set your goals.** Pick an amount you want to save or pay off for each goal.
- 2. Add up your income.** Using your after-tax income will make this more accurate.
- 3. Track your expenses.** You may be surprised where your money goes.
- 4. Find money to save.** Review your budget, see where you're spending money, and decide what you can cut back on to find extra money for your goals.
- 5. Put your plan into action.** And stick to it!

## Get started



### In-depth budgeting seminar

This **seminar** walks you through making a budget and finding money for your goals in less than ten minutes.



### Budgeting worksheet

This **worksheet** makes it easy to add up income and expenses so you can find money to pay down debt or save for priorities.



### Debt calculator

This **tool** can help you make a plan to pay off debt.



## Want personal help?

Call the Customer Contact Center for account questions at **800-234-3500**. Log in to [LincolnFinancial.com/Retirement](https://LincolnFinancial.com/Retirement) to access your information and helpful planning tools. Not registered? It's fast and easy! Register at [LincolnFinancial.com/Register](https://LincolnFinancial.com/Register).

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