Lincoln Financial℠

Try these strategies for smarter saving!

The best time to start saving for retirement is today — and it may be easier than you think. Saving just a little extra can really add up over time. Consider these tips to help boost your savings.

Give yourself an allowance

Set a monthly limit on extras instead of pulling out that credit card. Then, instead of paying high-interest debt, you can pay yourself and your future by contributing more to your retirement plan.

Kick it up a notch

Not sure where to start? Try saving 2% more — and continue to make a series of increases over time. Set a goal to reach a savings rate of 10% to 15% — or more.

Save newly found funds

Put away new money, such as a raise, bonus, or tax refund. It'll go right into your retirement account before you miss it.

Shop around

Shop around for better deals on your cellphone plan, insurance, or cable — or drop cable altogether. The money you save can provide an immediate boost to your retirement savings.

Get savvy about spending

Think twice about some of your expenses, such as online purchases or frequent drive-thru visits. Saving an extra $50 each month may make a difference in the long run.

Play catch-up

If you're age 50 or older, the IRS allows you to save more in your retirement plan using a catch-up contribution.

Meet the match

If your employer offers a matching contribution, make sure you contribute enough to get the full match amount — it's free money.

Ask for help

If debt payments are getting in the way of your retirement savings goals, find out if refinancing or consolidating your loans can help.

Get started today!

Move one step closer to retirement readiness by increasing your savings. For more information, visit LincolnFinancial.com/Retirement or contact your retirement plan representative.

[Lincoln representative name]

[Lincoln representative phone]

[Lincoln representative email]

Lincoln Financial℠

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Our priority.℠

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