Take the 2% challenge!

Give it a try.

Emma, age 25

Joe, age 25

Did you know that your retirement could last 20 years or more?

Saving a little more in your retirement plan now may go a long way toward helping your retirement income last, even if it means taking home a little less in your current take-home pay. And it's easier than you think!

We challenge you to save 2% more

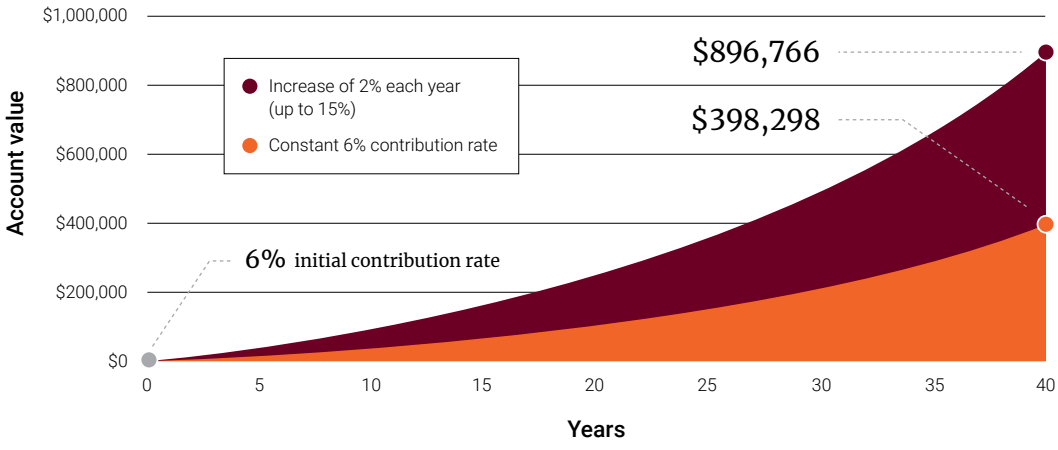
By saving just 2% more in your retirement plan each year, you can harness the power of compounding, which may impact your long-term retirement readiness. Let's examine the real impact of a 2% annual boost.

Meet Emma and Joe

Emma and Joe, both age 25, started working for their employer at the same time. Both immediately joined the company's retirement plan at a contribution rate of 6%.

Emma decided to accept the 2% challenge and will increase her contribution by 2% each year until she reaches her goal of 15%. Meanwhile, Joe will maintain a steady 6% contribution rate for 40 years.

The chart below shows how their account values may grow over 40 years. By boosting her savings 2% each year, Emma may be able to save nearly $500,000 more than Joe.



This illustration assumes a $40,000 annual salary and a 6% rate of return compounded monthly in a tax-deferred account. Both examples start with a 6% contribution rate. This is a hypothetical example. It's not indicative of any product or performance and doesn't reflect any expense associated with investing. Taxes will be due upon distribution of the tax-deferred amount and, if shown, the results would be lower. It's possible to lose money investing in securities.

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Your tomorrow.
Our priority.℠

Accept the 2% challenge and boost your savings rate today!

Contact your retirement plan representative or visit LincolnFinancial.com/Retirement.

[Retirement consultant name]

[Retirement consultant phone]

[Retirement consultant email]

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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