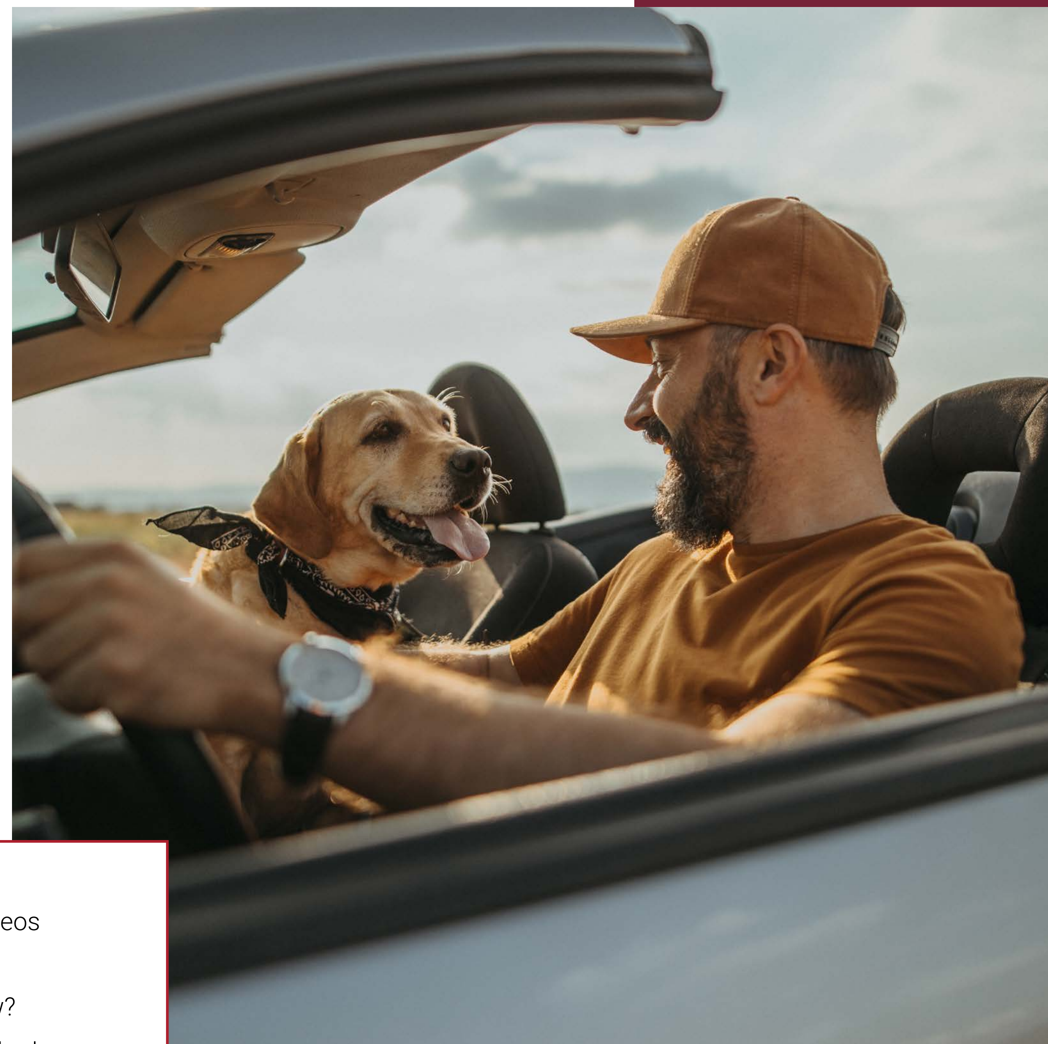
Get in the driver's seat with financial wellness tools from Lincoln Financial.

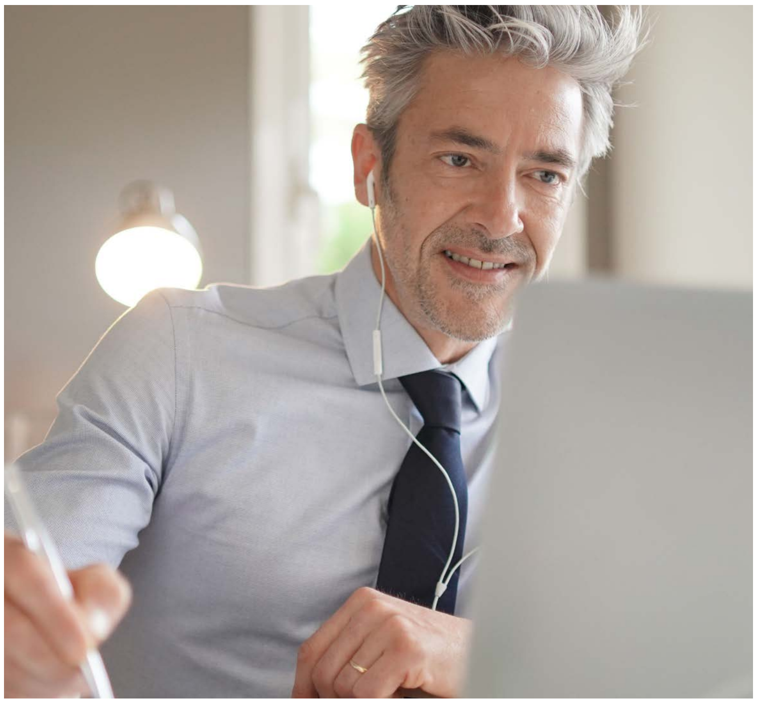
Attend a live virtual meeting, watch a recorded presentation, or explore an interactive tool kit.



- Recorded videos
- Toolkit
- Did you know?
- Campus contact

Recorded videos

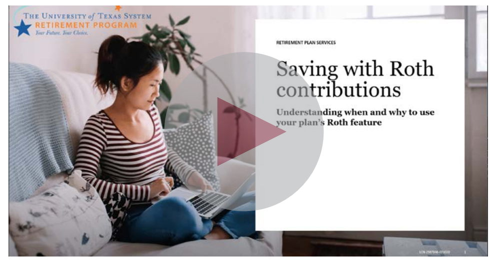
Take charge of financial wellness when it's convenient for you. These videos can help you make informed decisions about retirement planning and managing debt. **Access the videos anytime by clicking on the title or the video preview.**



Find out more about retirement planning at **LincolnFinancial.com/UT**!

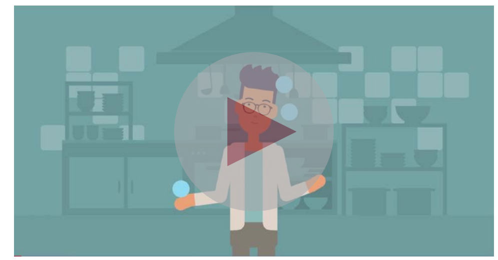
Saving with Roth Contributions

Understand the difference between pretax and Roth contributions so you can choose what's right for you.



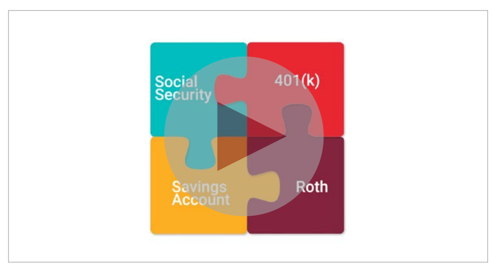
Managing Student Loan Debt

See how to pay down student loans while saving for other financial priorities.



Understanding Social Security

Learn the ins and outs so you can make the most of this valuable benefit.



Three Investing Basics

Understand how asset allocation, diversification, and rebalancing may help you manage risk and stay on track.

Toolkit

Financial wellness is important for all ages. Whether you're just starting out, close to retirement, or thinking about the next generation, these resources provide quick, useful tips to help strengthen your financial future.

Find out more about retirement planning at **LincolnFinancial.com/UT**!

Click the titles below to access more information.

Five Things To Do with Your First Real Paycheck

Get tips for managing your money and laying a strong foundation for your future.

Understanding Your Options for Educational Funding

Learn tax-advantaged options to save for future school costs.

Invest Wisely

Understand a few simple concepts so you can make the most of your retirement plan.

Retire Well

See how to calculate income you may need, help make savings last, and consider your timeline.

Small Change, Big Savings Calculator

Cut back on little things and see how the extra money can grow in your retirement savings.

Did you know?

Do these facts surprise you? Even if they don't, your financial wellness may benefit from finding out more.

Find out more about retirement planning at **LincolnFinancial.com/UT**!

Click on the facts below to explore.

1

If you're maxing out your contribution on the Optional Retirement Plan (ORP) plan, you can contribute to the Tax-Sheltered Annuity (TSA) and/or Deferred Compensation Plan (DCP).

2

If you're age 50 or older, you can save more than the IRS annual limit with catch-up contributions.

3

Your plan now offers a Roth option for contributions — learn more about it.

4

You can get tips on improving your cybersecurity and protecting your data in this valuable, interactive brochure.

5

Compounding (when earnings earn their own earnings) can help your savings grow over time, so it's important to save for retirement as early as possible to give your money time to grow.

6

You can find even more financial wellness topics, including raising financially savvy kids, handling life events, budgeting, and more, on our website.

Campus contact

Retirement plan support

Lincoln is here to support you as you save for your future. Get personalized help that's convenient for you in a way you prefer: in person, online, or over the phone.

Crystal Roseman
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Find out more about retirement planning at **LincolnFinancial.com/UT**!

Schedule a meeting!

Your virtual meeting will be via your phone, computer, or tablet. Using a convenient online scheduling tool, you can view and book appointments and receive automated confirmations and reminders. During your meeting, your retirement representative can:

- Show you how diversification may help you weather market volatility
- Review your account
- Discuss budgeting and how to manage competing financial priorities
- Help you see how much money you may need to achieve the retirement you envision
- Provide answers to your questions

Virtual meetings

Thanks to the internet, we don't have to be in person to meet face to face. Meet in person, or you can meet one-on-one with a representative online webinar. You'll receive the same service as if you're meeting in person.

Online

LincolnFinancial.com/Retirement is open 24/7. You'll find helpful retirement planning articles, videos, and calculators. Log in to your online account to manage your retirement plan and track your progress. Not **registered**? It's fast and easy.

Phone

Call the Customer Contact Center at **800-234-3500** weekdays between 7:00 a.m. and 7:00 p.m. Central for help with transactions and answers to general questions. Representatives are also happy to provide one-on-one help over the phone. You can reach a representative at their telephone number shown on the left.

Get personal financial help to make the most of your plan today!

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