Retirement: Making your connection

WellnessPath® is a simple tool to help manage your finances
Your path to financial wellness

With so many demands on your money and time, it can be hard to focus on your goals, let alone get by day-to-day. Lincoln WellnessPATH®, your personalized financial wellness tool, is here to help.

What is financial wellness?

It’s different to everyone. Maybe to you, it’s…

• Being debt free
• Paying bills on time
• Saving enough for future college educations
• Being able to travel
• Feeling you’re prepared for financial emergencies
• Having enough saved for retirement

Above all, financial wellness is personal. That’s why you need a custom tool to manage your whole financial picture. Getting your finances in order may help you move forward with confidence and be ready for whatever life brings.

Making the most of WellnessPATH®

Lincoln WellnessPATH® provides tools and personalized steps to manage your financial life.

From creating a budget to building an emergency fund to paying down debt, this easy-to-use online tool helps you turn information into action so you can focus on both short- and long-term goals, like saving for retirement.
Get started

1. Log in to your online account at LincolnFinancial.com/Retirement. Not registered? Visit LincolnFinancial.com/Register to set up your account in just a few minutes.

2. Select FIND YOUR PATH on the account summary page.

The first time you use the tool, you’ll take a short quiz to help you set goals so you can immediately take action. Answer a few simple questions and receive personalized to-dos and a score involving saving, spending, debt, and protection.

How does it work?

Let’s go over the basics before we dive into how the tool can help you with your personal goals.
Information at a glance

On the dashboard, quickly see whether you’re on target to meet your goals. If you have areas that could use improvement, Lincoln WellnessPATH® helps you set and track your progress toward short-term to-dos and long-term goals.

Link your accounts

My Money keeps track of all your finances in one convenient location. By securely linking your financial accounts, such as credit cards, checking, savings, or loans, you can easily monitor cash flow, spending, and saving.

Helpful resources

Resources include additional tools, calculators, and education to help you learn how to improve your financial well-being.
Using WellnessPATH® for your personal goals

Now that you know the basics, let’s see how the tool can help you work toward goals that are important to you.

**Budgeting**

Before you set goals, you may want to build a budget. Creating—and sticking to—a budget can help you manage everyday finances and find extra money to put toward your goals. If you’ve linked your accounts, WellnessPATH® lets you easily keep track of how you’re spending money. Just click My Money in the left menu.

The more accounts you link, the more complete your financial picture will be. With a breakdown of expenses and income by category, identifying spending trends and creating a budget is simple. With it all laid out in front of you, it’s easy to see where you may want to cut back to help achieve financial goals that are important to you.

**Setting goals**

Think about what you want to accomplish. Then, click New Goal and select a savings or debt reduction goal.

Once you set up a goal, it’s added to your timeline. Click View Details to see the monthly payment or savings, how many months are left, and your progress.
Let's look at specifics for different types of goals.

1. **Paying off debt**
   Select the type of debt from the New Goal menu. If you've already added that account, you're halfway there! Select the account you want to work on paying off or enter the information.

   The tool shows how much money in interest you could save over time if you increased monthly payments. It also calculates a new payoff date. You can try different amounts to see the effects before you save your goal.

2. **Saving for college educations**
   Select College from the New Goal menu, and enter information about the future student.

   How do you figure out how much to save? The tool has a valuable feature that can help with that. Search for a college or select public (in-state or out-of-state) or private. For public and private, the tool estimates yearly costs and inflation. For a specific college, it reflects public information.

   Then choose the percentage of college costs you want to pay. The tool calculates the cost and how much you'll need to save in total and each month to reach the goal. Add a savings account or select an account that's already connected to track your progress.

3. **Saving for other goals**
   Set a savings goal for whatever you’d like. You might want to build an emergency fund, or maybe you want to save for a big vacation. Don’t forget saving for retirement!

   Use the New Goal menu to select a goal. Enter the amount you want to save and the date when you want to have it. The tool will calculate what you need to save each month to get there. Play around with variables to cut the monthly payments or save the money sooner. Add a savings account or select a linked account, and you're done.
Get one-on-one help

Built right into WellnessPATH®, the Click2Meet® online scheduling tool allows you to schedule personal meetings with one of your Lincoln retirement consultants. Get help with WellnessPATH®, your retirement plan questions, and more.

Click the calendar icon and then click SCHEDULE A NEW APPOINTMENT in WellnessPATH®, or visit LincolnFinancial.com/MaineHealthSchedule to set up a meeting today.

JENNY BILLINGS
207-774-1113
Toll free: 866-386-7134
Jenny.Billings@LFG.com

TERRI GULLIVER
207-767-4000
Toll free: 877-232-8451
Terri.Gulliver2@LFG.com

Take charge with Lincoln WellnessPATH*

Your new personalized tool puts you in the driver’s seat. Log in to LincolnFinancial.com/Retirement and start using it today.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates, including Lincoln Retirement Services Company, LLC, The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY. Affiliates are separately responsible for their own financial and contractual obligations.

Lincoln WellnessPATH® is a financial wellness tool powered by Questis Inc. and made available by Lincoln Retirement Services Company, LLC to plan sponsors who select it. Questis Inc. is not an affiliate of Lincoln National Corporation.

Retirement consultants are registered representatives of Lincoln Financial Advisors, broker-dealer, member FINRA, a retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne IN 46802.

This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, and, in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY, and their applicable affiliates (collectively referred to as “Lincoln”). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products, and services.