Retirement: Making your connection

WellnessPath® is a simple tool to help manage your finances

MaineHealth

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.

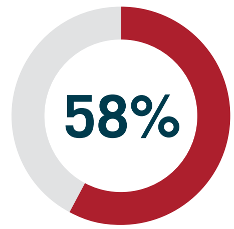
What is financial wellness?

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.

Employees feeling stressed over finances



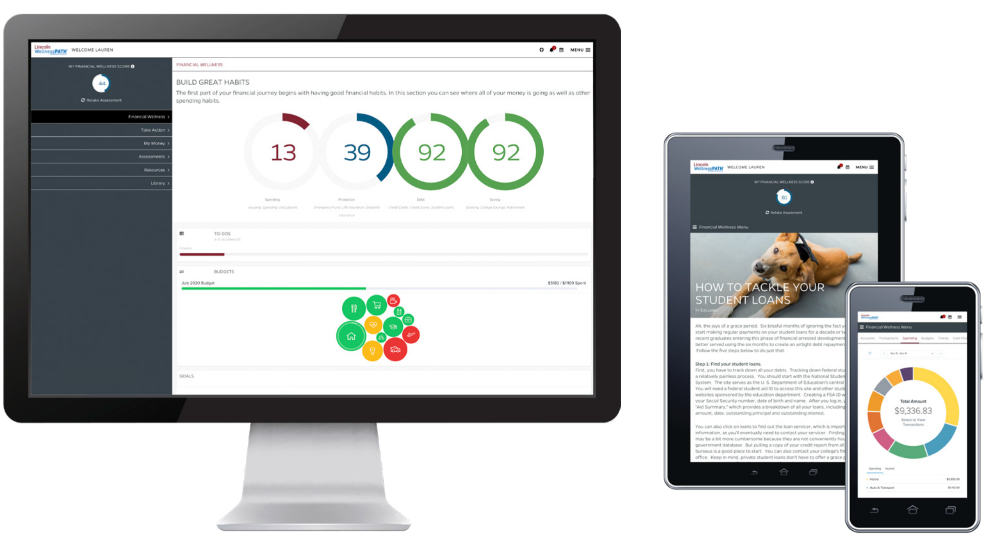
of employees admitted to feeling stressed about their finances in a 2020 survey

Source: *PwC US, PwC's 9th annual Employee Financial Wellness Survey, May 2020.*

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.



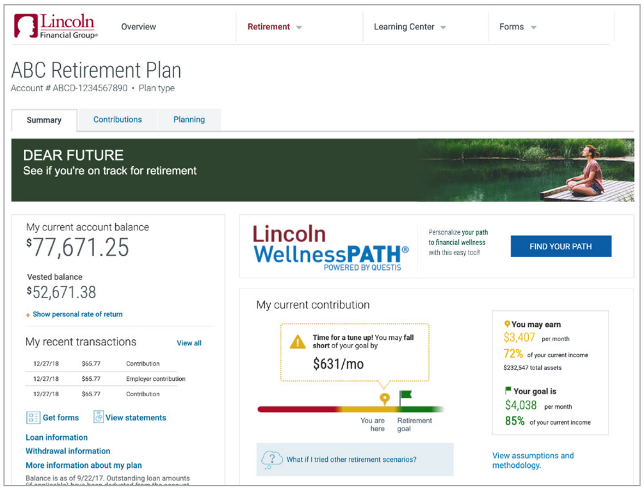
How does it work?

Let's go over the basics before we dive into how the tool can help you with your personal goals.

Get started

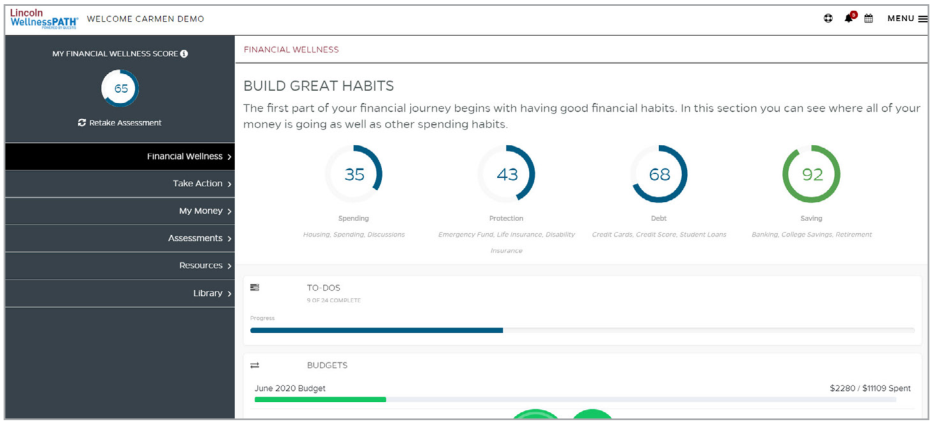
1. Log in to your online account at LincolnFinancial.com/Retirement. Not registered? Visit LincolnFinancial.com/Register to set up your account in just a few minutes.
2. Select **FIND YOUR PATH** on the account summary page.

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.



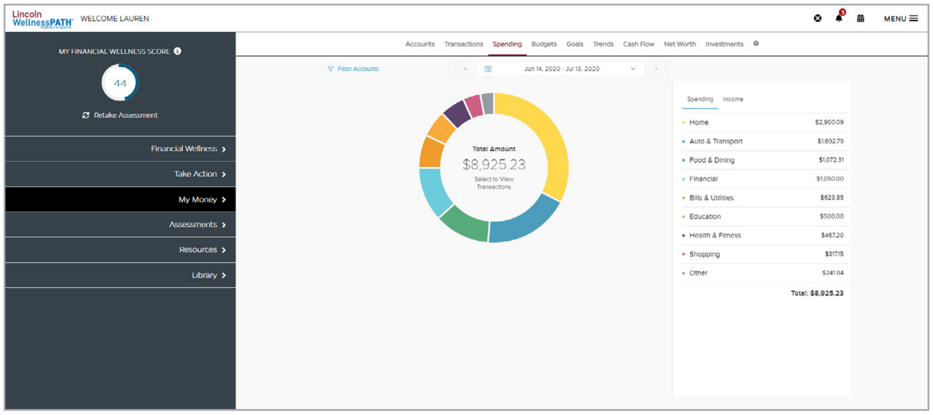
Information at a glance

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.



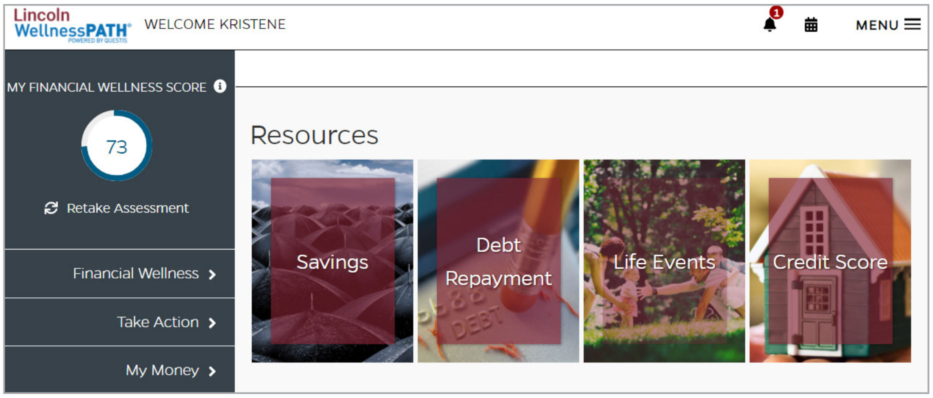
Link your accounts

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

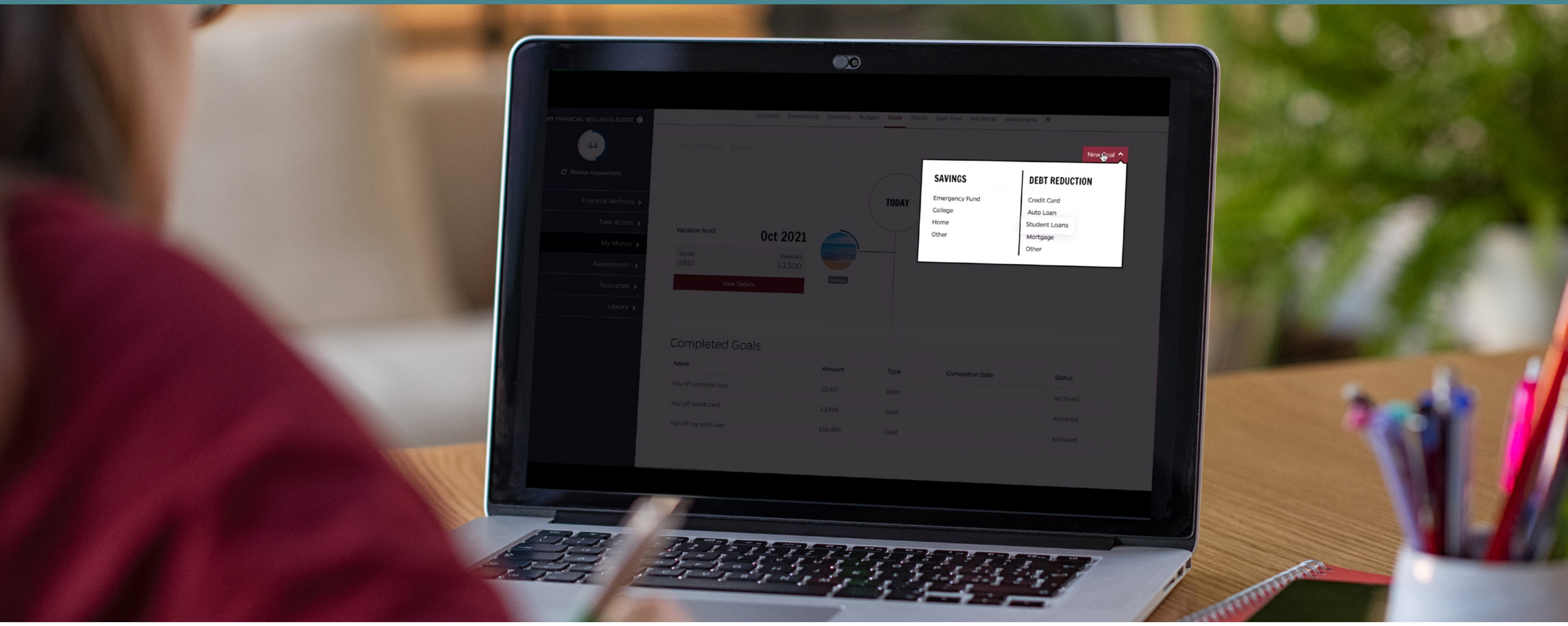
Before you set goals, you may want to build a budget. Creating—and sticking to—a budget can help you manage everyday finances and find extra money to put toward your goals. If you've linked your accounts, *WellnessPATH*® lets you easily keep track of how you're spending money. Just click **My Money**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

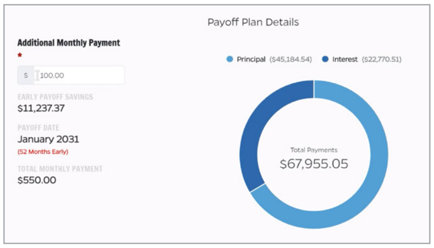
Think about what you want to accomplish. Then, click **New Goal** and select a savings or debt reduction goal.

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.

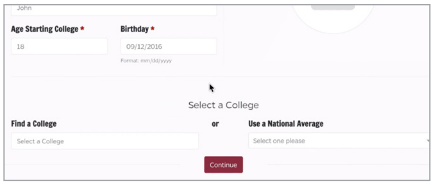
1 Paying off debt



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.

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Take charge with Lincoln *WellnessPATH*®

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