Rock Island – Milan School District 403(b) Retirement Plan

Don't fall behind! Start saving for your future today.

Relax with a warm beverage and take time to picture your retirement. Finish the year strong by enrolling in the Rock Island - Milan School District 403(b) Retirement Plan, and help make that vision happen. Saving as early as you can gives your money more time to grow. Even a little bit can make a difference in the long run.

See how $20 a week adds up over time …

10 years	20 years	30 years	40 years
$14,239	$40,176	$87,418	$173,471

This hypothetical example assumes a 6% annual rate of return compounded weekly in a tax-deferred account. It is not indictive of any product or performance and does not reflect any expense associated with investing. Any applicable taxes due upon withdrawal (including a 10% tax for amounts withdrawn prior to age 59½) will reduce the results shown. The type of account determines what, if any, taxes are due. It is possible to lose money by investing in securities.

Enroll now!

Join the plan in one of these ways:

- Get personal help. Schedule a one-on-one meeting with your retirement plan representatives from Retirement Plan Team or Lincoln Financial.
- Visit **LincolnFinancial.com/Retirement** to register for your online account and enroll.
- Call **800-234-3500** to talk to a Lincoln Customer Contact Center representative.

For more advanced planning needs, contact:

Jim Gillen, AIF®
Accredited Investment Fiduciary
Retirement Plan Team
847-778-1522
jgillen@retirementplanteam.com

Scan here to schedule a meeting with one of your Lincoln retirement consultants.

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Retirement Services Company, LLC and Lincoln Financial Group Trust Company, Inc. with wholesale marketing and distribution services provided by Lincoln Financial Distributors, Inc. (LFD), a wholesale broker-dealer (member FINRA). All entities listed are affiliates of Lincoln Financial, the marketing name for Lincoln National Corporation. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Lincoln retirement consultants are registered representatives of LFD. Retirement consultants do not provide tax or legal advice. Retirement consultants do not provide investment advice or recommendations.

Jim Gillen is a registered representative of Retirement Plan Team, Inc. Retirement Plan Team, Inc. is not an affiliate of Lincoln Financial.

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LincolnFinancial.com/Retirement

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