

Stay the course with retirement planning

When the market goes up and down, it's natural for your emotions to do the same. That's why it's important to consider the big picture when saving for retirement. Historically, every downturn has been followed by a recovery. Focus on your goals, and remember that you're in it for the long haul.



Watch this short [animated video](#) to learn about navigating the waves of the market.

New statement feature: Looking ahead to retirement income

Speaking of the long haul, you'll see a new feature on your retirement plan statement — a personalized Lifetime Income Illustration! It shows how your current balance converts to an estimated monthly payment for the rest of your life. [Learn more about this exciting enhancement.](#)

Meet one-on-one with your retirement consultant

Want personal help? Your Lincoln retirement consultants (RCs) are here to answer your questions, review your account, and help with retirement planning. Visit LincolnFinancial.com/BalladHealthSchedule to set up a meeting.



Lauren Kirkland
Retirement Consultant
423.302.403B (423.302.4032)
Lauren.Kirkland@LFG.com



Clay Haselton
Senior Retirement Consultant
423.302.403B (423.302.4032)
Clay.Haselton@LFG.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers. Account values are subject to fluctuation, including loss of principal.

Retirement consultants are registered representatives of LFA.

©2022 Lincoln National Corporation

LincolnFinancial.com/Retirement

PAD-4820773-062722

PDF 7/22 Z01

Order code: BLL-MVLII-FLI001



It's your story. We're listening.



balladhealth.org