

Lower retirement plan fees mean more money for you

Important information for former Wellmont employees

If you are a former Wellmont employee, you may still have money sitting in the old Corebridge Financial (formerly VALIC) account. The Ballad Health retirement accounts with Lincoln Financial's lower costs might add up to a significant amount of savings for you over time. It's a great time to consider whether transferring your money from your Corebirdge account to your current Lincoln account is right for you.

Lower fees

As you can see in this chart, the active Ballad Health retirement plans with Lincoln Financial Group have significantly lower fees than the former Wellmont account while offering the same opportunities for growth. That's a lot of extra money that could be in your account. For instance, the typical expense ratio for a Vanguard* target-date fund is 0.08%, or only \$8 annually for every \$10,000 invested.

Ballad Health plan provider:	Legacy Corebirdge Financial accounts	Current Lincoln Financial Group 401(a)/401(k)/403(b) accounts
Annual admin fee range Cost per \$50,000	0.75% - 1.25% \$375 - \$625	0.0455% \$22.75
Fund fee range Cost per \$50,000	0.20% - 1.25% \$100 - \$625	0.04% - 0.95% \$20 - \$475

Easier access to your money

If you're a former Wellmont employee, please be aware that your current account at Corebridge doesn't allow you to withdraw money directly for a loan or in-service distribution. While we encourage all savers to keep their money invested for the future, we understand that life happens, and you may need those savings sooner. Account balances you hold at Lincoln can be accessed for loans and hardship withdrawals.

Get personal help understanding your options

This may seem like a lot to consider, but Lincoln is here to help. Meet with one of your retirement consultants who can help you understand your options so you can make an informed decision. If you decide to roll in your assets, they'll assist you every step of the way, making it as easy as possible.

Want personal help?

Visit LincolnFinancial.com/BalladSchedule to set up a one-on-one meeting!

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.

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.

This flyer and its links may collect your personal information to improve Lincoln's products or to provide you with services related to its products. For more information, please see our [privacy policy](#).

©2023 Lincoln National Corporation

LincolnFinancial.com/Retirement

PAD-5974422-092523

PDF 10/23 Z03

Order code: BLL-ROLL-FLI002



It's your story. We're listening.

balladhealth.org