



[Recorded
videos](#)

[Toolkit](#)

[WellnessPATH®](#)

[Did you
know?](#)

[Campus
contact](#)

Gain confidence with financial wellness tools from Lincoln Financial

Watch videos, learn tips, get personal help,
and more.



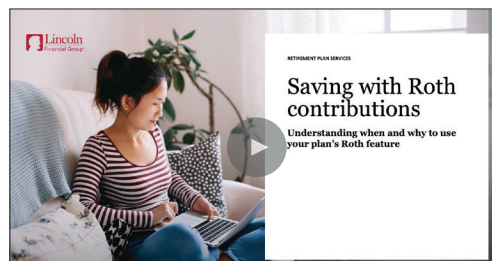
Recorded videos

Take charge of financial wellness when it's convenient for you. These videos can help you make informed decisions. **Access them anytime by selecting the title or video preview.**



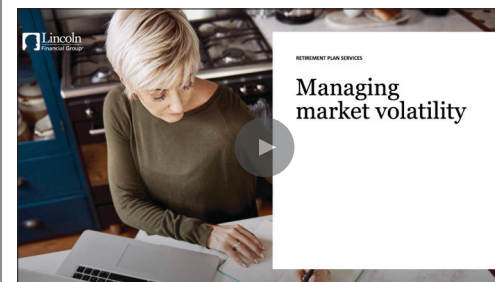
Saving with Roth Contributions

Understand the difference between pretax and Roth contributions so you can choose what's right for you.



Managing Market Volatility

See how to control what you can during market ups and downs.



Understanding Social Security

Learn the ins and outs so you can maximize this valuable benefit.



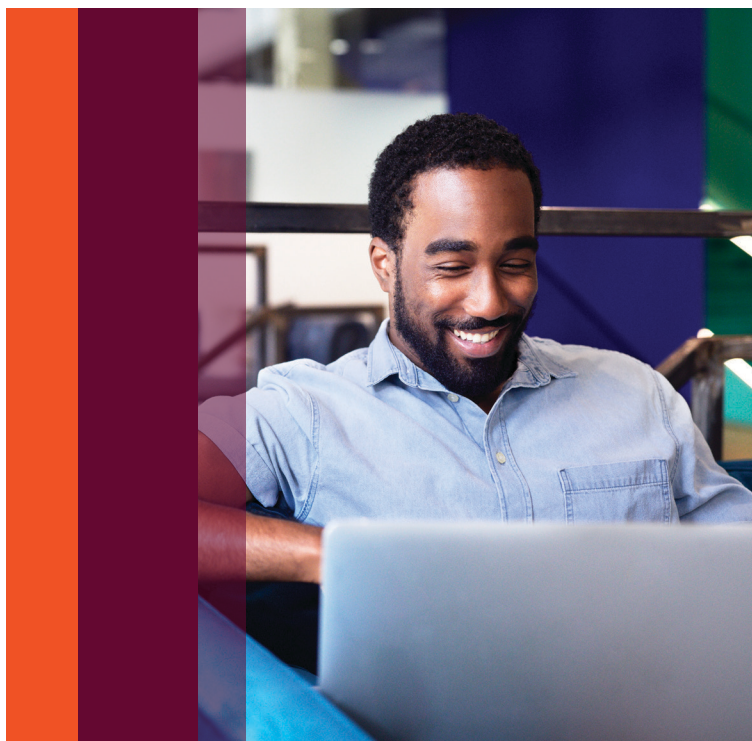
5 Key Pillars of Financial Wellness

Understand these key pillars that may help you confidently succeed your way.



Toolkit

Financial wellness is important for all ages. Whether you're just starting out, close to retirement, or thinking about the next generation, these resources provide quick, useful tips to help strengthen your financial future.



Find out more about the retirement plan at LincolnFinancial.com/UT!

Select the titles to access more information



5 Things To Do with Your First Real Paycheck

Get tips for managing your money and laying a strong foundation for your future.



Understanding Your Options for Educational Funding

Learn tax-advantaged options to save for future school costs.



Invest Wisely

Understand a few simple concepts so you can make the most of your retirement plan.



Retire Well

See how to estimate income, stretch savings, and consider your timeline.



Small Change, Big Savings

Cut back on little things and see how the extra money can grow in your retirement savings.

WellnessPATH financial wellness tool

Our proprietary, personalized online tool gives you custom action steps and educational resources to help you easily budget, set and track goals, and aggregate your financial account information for a complete picture to help you improve your overall financial wellness.

Watch this short video to see how it works!



Log in to your [online account](#) to use the tool today.

Did you know?

Even if these facts don't surprise you, learning more could still support your financial wellness.

Select the facts below to learn more 



1

If you're maxing out your contribution on the Optional Retirement Plan (ORP), you can contribute to the Deferred Contribution Plan (DCP).

2

The sooner you start saving, the more time your money has to grow.

3

Your Lincoln account gives you an easy-to-use, personalized financial wellness tool, Lincoln *WellnessPATH*.

4

You have access to a variety of financial wellness, insurance, and retirement calculators to help you plan ahead.

5

Get professional investment advice and ongoing management for your Lincoln retirement plan account.

6

You have resources to help prepare for moments that matter and manage financial life events, such as getting married, student loans, caregiving, unexpected illness, and more.

Campus contact

Retirement plan support

We're here to support you as you save for your future.
Get personalized help that's convenient for you.



CHARLES D. DAVENPORT
CFP®, ChFC®, CLU®, CRPC®, CRPS®
Osaic Wealth, Inc.
512-705-7023
charles@gosapllc.com
[Schedule a meeting](#)

Schedule a meeting

Contact a financial professional to schedule a meeting. During your one-on-one meeting, your financial professional can:

- Help you enroll
- See if you're on track
- Explain your options
- Answer your questions
- Provide investment advice

Online

Log in to your account anytime at LincolnFinancial.com/Retirement to manage your retirement plan and track your progress. You'll also find helpful articles, videos, and calculators.

Not registered? It's fast and easy.

Phone

Call the Customer Contact Center at **800-234-3500**, Monday through Friday, between 7:00 a.m. and 7:00 p.m. Central, for help with transactions or general questions. Or contact a financial professional directly at the phone number under their photo.

Make the most of your plan today!

Contact a financial professional directly to book your meeting.

Find out more about the retirement plan
at LincolnFinancial.com/UT!

The mutual fund-based programs include 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 Group, 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 Financial ("Lincoln") 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. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.** 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.

Lincoln is not affiliated with third party vendors provided through the *WellnessPATH®* Marketplace.

Lincoln may receive a marketing distribution fee for third party products purchased through *WellnessPATH®* Marketplace. Depending on the arrangement, it may be a flat-dollar fee or a percentage of fees received by the third party vendor ranging from \$1 – \$600 per purchase transaction.

Lincoln and its affiliates do not provide advice about the products and services offered by third party vendors. The information provided through *WellnessPATH®* Marketplace is general and educational in nature and should not be considered professional advice. Everyone's circumstances are different and before making a financial wellness decision, an appropriate professional should be consulted.

WellnessPATH® Marketplace will offer links to third party websites that are not part of Lincoln's websites ("Sites"). Lincoln does not own, control, or endorse the content or products and services available through these third party websites. Lincoln does not assume any responsibility for any losses or damages in connection with the security, privacy practices, or content of any third party websites. These third party websites may have privacy and security policies that differ from our Sites.

Osaic Wealth, Inc. is not an affiliate of Lincoln Financial.

Securities offered through **Osaic Wealth, Inc.**, member FINRA/SIPC. Investment advisory services offered by Charles Davenport, Rob Sesich, Andy Lambeth, Bill Porterfield, Peter Phan, and E Lawrence Smith through **Osaic Wealth**. **Osaic Wealth** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth, Inc.**