

# BUILD YOUR NEST EGG

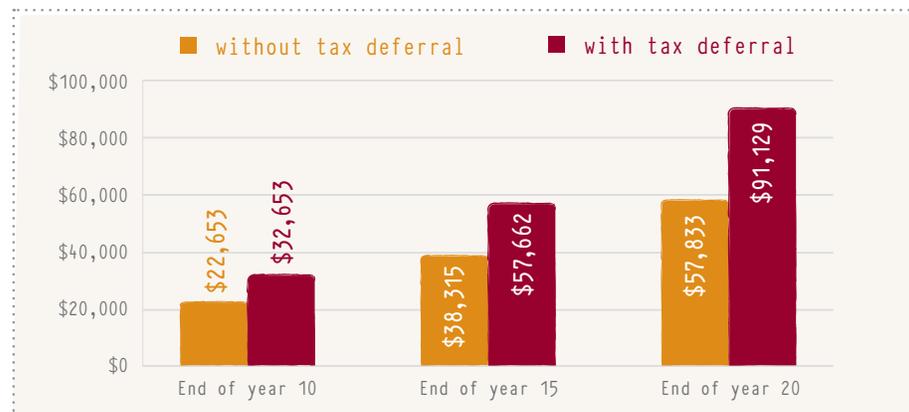
Join your Hanover County Schools 403(b) or 457(b) retirement plan



Seven in 10 American workers have the opportunity to join employer-sponsored retirement plans.<sup>1</sup> Why should they join? Just ask anyone who participates in a plan. They're likely to tell you it's an effective way to save for retirement. Here are five reasons why.

- **It's an investment in your future.** You'll build a nest egg over the long term to supplement Social Security.
- **It's convenient.** You'll contribute every payday through payroll deduction. There are no checks to write; no bills to pay.
- **It's flexible.** You may suspend payments and restart them at a later date. You are never locked into a fixed contribution schedule.
- **It's tax-deferred.** You'll reduce your current federal and state income taxes with each contribution.
- **It's efficient.** You may consolidate retirement accounts from previous employers and roll IRA funds over to your current employer's plan. (Please check with your previous retirement plan provider to see if any fees apply.)

## Harness the power of tax deferral



Contact your Lincoln Financial representative to learn more.

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## You're In Charge<sup>SM</sup>

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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