



Whether you are changing careers or approaching retirement be sure to get the professional guidance and education you need to make important decisions regarding your employer sponsored retirement plan. Your Lincoln Financial Group Retirement Consultant can assist by reviewing your distribution choices, potential tax consequences as well as discussing the advantages and disadvantages of each. You will also want to consider your sick/annual leave payout amounts. These payouts can be deferred into your retirement plans to help avoid immediate taxes. We are here to help you with all of these decisions and processes.

Retiring?

Congratulations! You've worked hard to save and get where you are today, and now it's time to turn on the cruise control and start enjoying the fruits of your labor.

If you're like most Americans, you probably have a lot of questions about where to steer the assets you've accumulated in your employer-sponsored retirement plan(s) and how to start taking income. At this fork in the road, all the options available and decisions to be made can be a bit overwhelming, making it difficult to know where to start or even whom to contact for help. But don't worry; you do have someone who is here to help you!

Changing Jobs?

If you're looking for a place to park your employer-sponsored retirement plan balances, don't keep driving in circles. You're in the driver's seat and you want to make sure that you make all of the right turns before deciding what to do with your retirement plan assets.

Let's talk

Finding your way isn't easy. As your Lincoln Financial Group representatives, we can help you negotiate the twists and turns on your retirement journey. Call or email your respective Retirement Consultant to set up an appointment. Contact information is available on your HCPS intranet under Human Resources/403b tab. We look forward to helping you take the next step to planning the retirement you deserve.

[HCPS Lincoln Representatives: Shesly Gouraige & Stacey Spedden-Irrgang](#)

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