

Emergency savings accounts

Candidly can help you save for the unexpected

Candidly

After a comprehensive search, Lincoln chose to work with Candidly, a debt and savings optimization platform, due to its experience, expertise, and unique approach.



Car repairs, medical bills, and other surprise financial hurdles can derail even the most carefully planned budgets. To help you build financial resilience, Lincoln Financial is working with Candidly to offer an emergency savings solution that helps you improve your financial wellness by taking charge of your saving.

Why build an emergency fund?

Life is full of the unexpected. With no financial safety net, you may have to use high-interest credit cards, take out a personal loan, or even borrow or withdraw money from your retirement savings — which can lower your chances of reaching your retirement goals.

Having a dedicated emergency savings account may help you avoid that. Little amounts can add up over time. You can round up your purchases so you're saving without thinking about it. Or you could skip one or two coffees a week and put that money toward your account. Help give yourself confidence that you're ready to face what life throws at you.

How does it work?

Accessed via your online Lincoln account, *WellnessPATH*[®] Marketplace is a one-stop shop for financial wellness resources. Within that, Candidly's emergency savings solution offers:

- Incentives to start a new bank account with Chime, an online banking platform
- Ability to build savings and transfer funds
- Smart nudges to help you move toward your goals and ways to monitor progress¹
- Educational resources and savings tools
- Automatic payments and spare change from everyday purchases to make it easier to save

¹ Feature will be added later this year.



Your tomorrow.
Our priority.™



Ready to get started?

Log in to your account at LincolnFinancial.com/Login. Click **Explore** in the **Save for Emergencies** tile to start saving today!

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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LCN-6671257-060524
POD ADA 9/24 **Z01**
Order code: FWL-CES-FLI001

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