

FOCUS ON YOUR FUTURE



Congratulations! You're now eligible for the VITAS Healthcare Corporation 401(k) Plan (the Plan). Whatever you envision doing in retirement, the Plan can help you bring it into focus.

Take a closer look.

Not only does your Plan provide you with a simple, convenient way to save for your future, it's packed with benefits. Here are just a few.

- **It's okay to start small.**

Even modest contributions can add up over time. The important thing is that you begin saving for your future—consistently and automatically.

- **You'll get free money (really).**

VITAS will match \$.25 for every \$1.00 you contribute to the Plan, up to 5% of your salary. It's called the company match and in the grand scheme of perks, it's hard to beat.

- **You can take it with you.**

Any money you put in the Plan is your money to keep. If you change jobs, you can roll it over into your new employer's plan or an IRA.

Meet with a Retirement Consultant and be entered to win!

If you meet with a Lincoln Financial Retirement Consultant now through October 31, 2016, you'll be entered to win one of three Kindle Paperwhites. Simply call **1-877-562-4738** to meet with one of your friendly retirement Lincoln Financial Retirement Consultants.

Your dedicated Retirement Consultants

Doris Obregon

1-786-720-9728

Doris.Obregon@LFG.com

Michelle Cox

1-855-831-8422

Michelle.Cox@LFG.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1440873-031016