



LUMEN®

## RETIREE BENEFITS News

### Financial Literacy in Retirement

Learning is a lifelong endeavor, especially when it comes to financial literacy. The good news is, it's never too late to be financially literate.

Most of us dream about achieving financial freedom by the time we reach retirement. We know that is not always possible, but you actually have the ability to take control of your financial future, no matter how old you are.

#### Tips

- Watch out for financial scams
- Meet with your tax advisor to see if you can lower your income tax
- Maximize your Social Security benefits
- Review the [Guide to Finance for Seniors](#)
- Visit the [AARP Foundation](#) that covers the basics of finances

Be sure to register and join MetLife who is sponsoring a [Retireewise Workshop](#) on April 23, 2024 at 11 a.m. (MST).

The information in this article is intended to provide guidance about the retiree benefit plans presently sponsored by Lumen Technologies, Inc. and doesn't waive any reserved rights the company has with regard to the plans or their benefits, nor does this affect the terms of the written agreement specific to Legacy Qwest Pe-1991 and Legacy Qwest ERO'92 retirees. If there is any difference between the information in this article and the terms of the official plan documents, the terms of the official plan documents will govern. If you have questions regarding your benefits, please consult the Annual Enrollment Summary of Material Modifications (SMM), the Summary Plan Description, and prior SMMs or call the claims administrator for the plan or the Lumen Health and Life Service Center directly.