



You're In Charge®

RETIREMENT PLAN SERVICES

2017 LINCOLN *RETIREMENT POWER*® PARTICIPANT STUDY

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Products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

LCN-1815138-060717

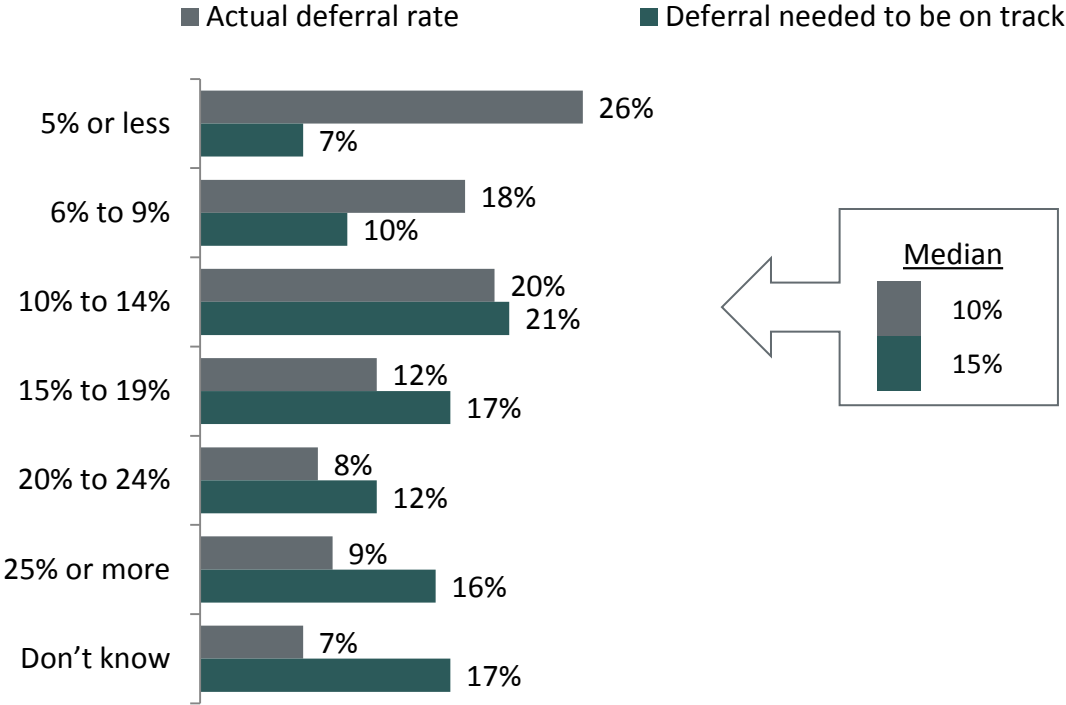
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ABOUT LINCOLN *RETIREMENT POWER*[®]

The 2017 Lincoln *Retirement Power*[®] Participant Study is based on a national survey of 2,509 full-time workers ages 21 to 70 who have been contributing to their current employer's defined contribution retirement plan for at least one year — with data weighted by demographics to mirror the total population. Established in 2010, *Retirement Power* is a platform for research and viewpoints on central issues related to retirement planning. The program seeks to identify forward-thinking ways to help plan sponsors, advisors, intermediaries and participants. As part of the program, Lincoln sponsors both proprietary and third party research with an emphasis on what drives better retirement outcomes.

ABOUT HALF OF PARTICIPANTS CONTRIBUTE 10% OR MORE

Actual Deferral Rate and Rate Needed to be on Track

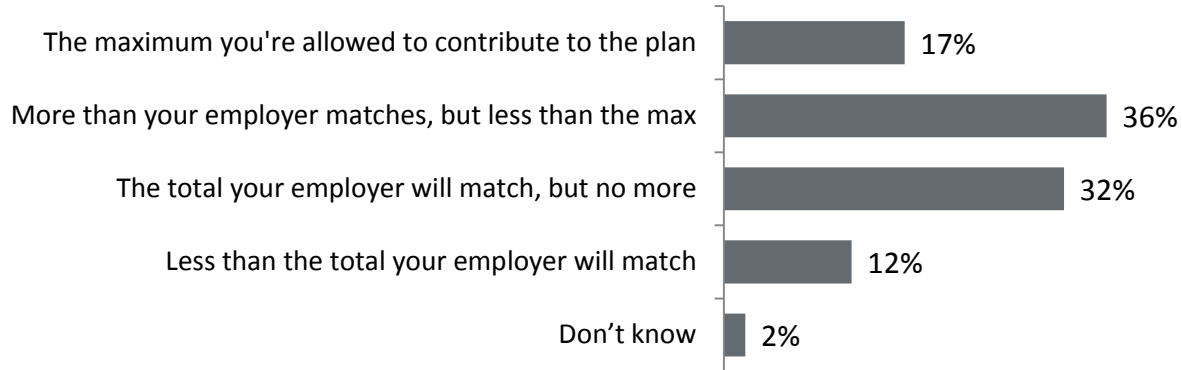


Q22. Approximately what percentage of your salary did you contribute to the plan last year? (Total [n=2,509])

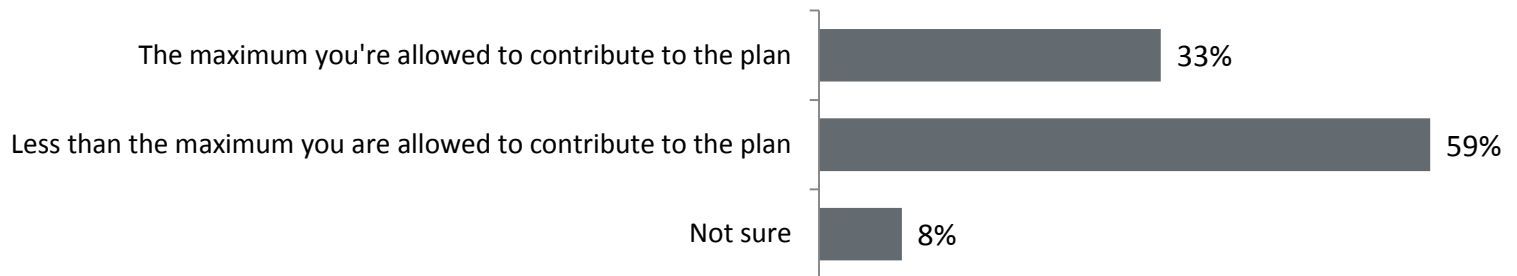
Q23. What percentage of your salary do you think you need to save in your workplace retirement plan in order to be on track with saving for retirement? (Total [n=2,509])

OVERALL, ABOUT TWO IN TEN MAX OUT THEIR CONTRIBUTION

Amount Contributed to Plan (If employer offers match)



Amount Contributed to Plan (If employer doesn't offer match)

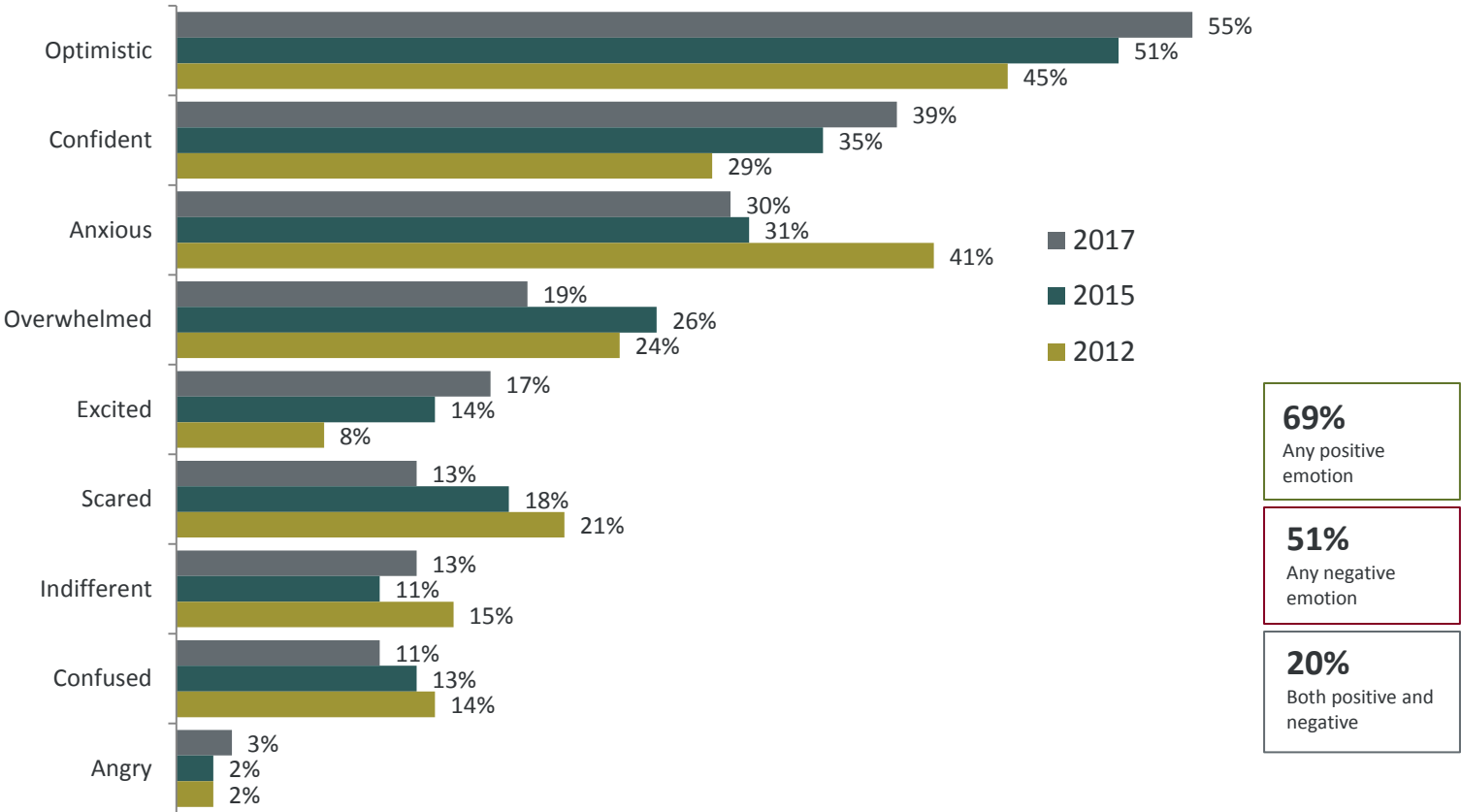


Q27. Which one of the following best describes the amount you contribute to the plan? (Employer offers match [n=1,722])

Q28. Which one of the following best describes the amount you contribute to the plan? (Employer doesn't offer match [n=787])

SPIRITS ARE UP FROM PRIOR YEARS

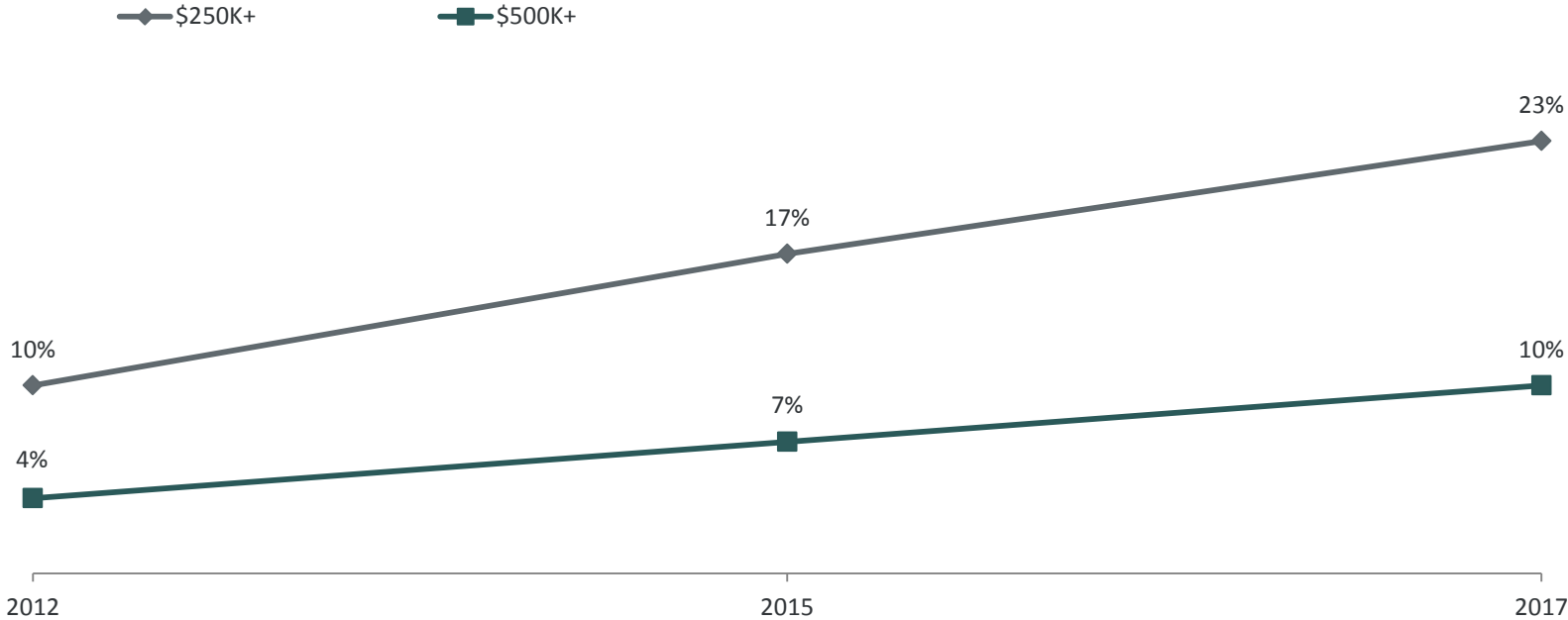
Emotions about Retirement Savings



Question: Which of the following best describes the way you feel when you think about your retirement savings? Please select the TWO that describe you best.

SAVINGS ARE UP FROM PRIOR YEARS

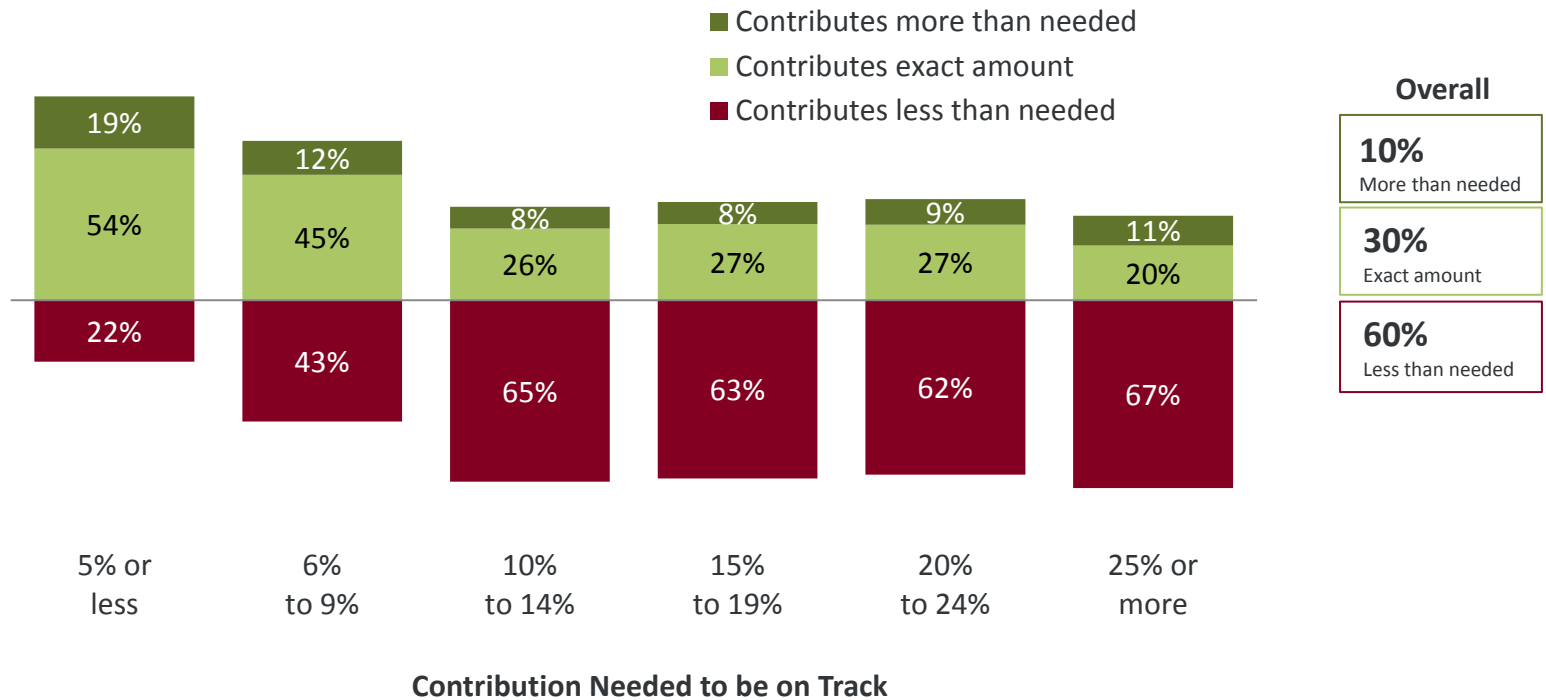
Retirement Plan Account Value: 2012-2017



Question: Which of the following best describes the account value of your retirement plan at work?.

SIX IN TEN PARTICIPANTS FEEL THEY ARE CONTRIBUTING LESS THAN IS NEEDED TO BE ON TRACK

Percent Who Contribute at Rate Needed to be on Track

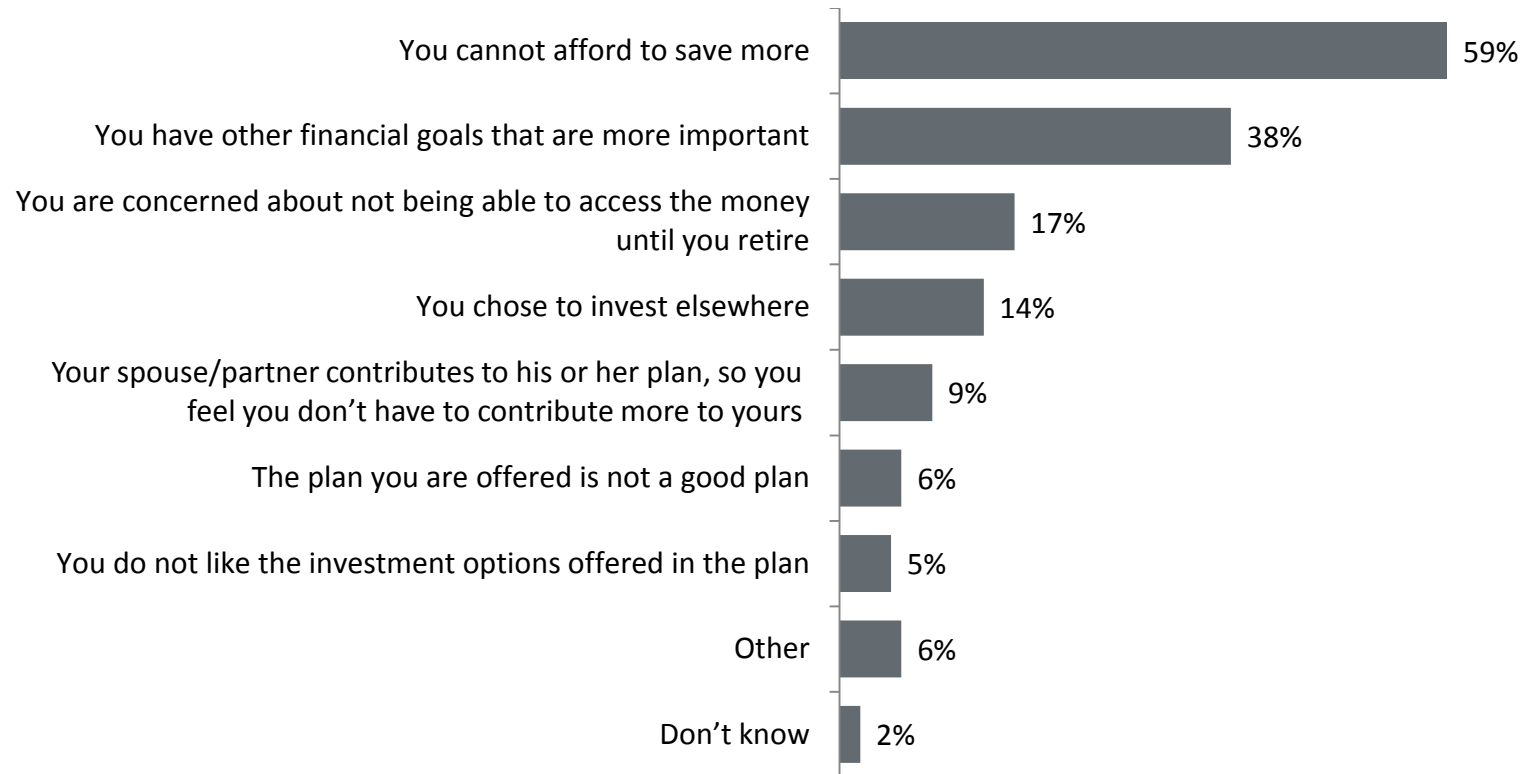


Q22. Approximately what percentage of your salary did you contribute to the plan last year? (Total [n=2,509])

Q23. What percentage of your salary do you think you need to save in your workplace retirement plan in order to be on track with saving for retirement? (Total [n=2,509])

MOST SIMPLY CAN'T AFFORD TO SAVE MORE — FOUR IN TEN SAY OTHER FINANCIAL GOALS GET IN THE WAY

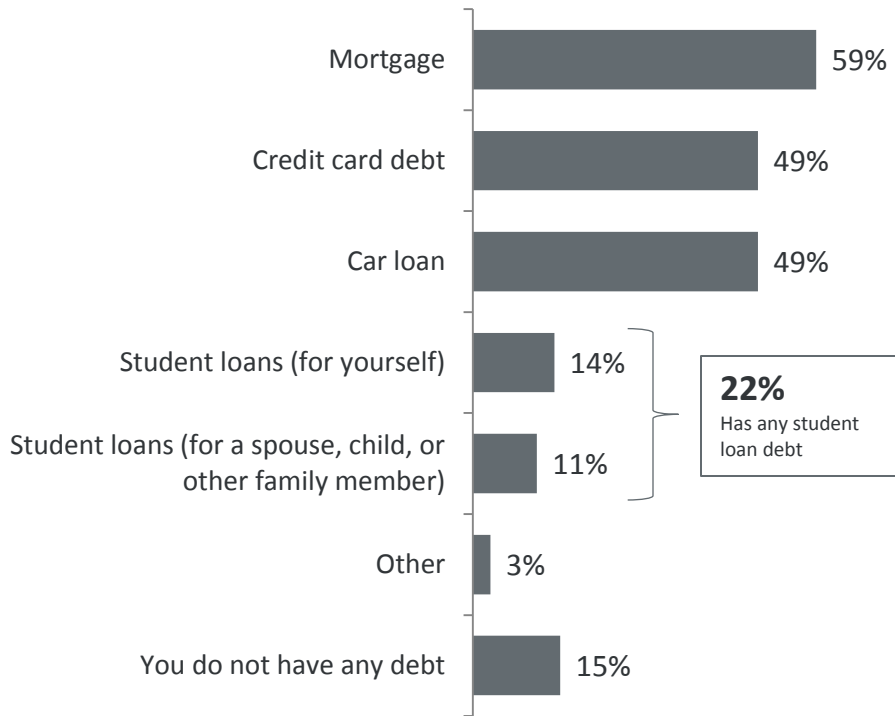
Reasons for Not Contributing More (Of those contributing less than needed)



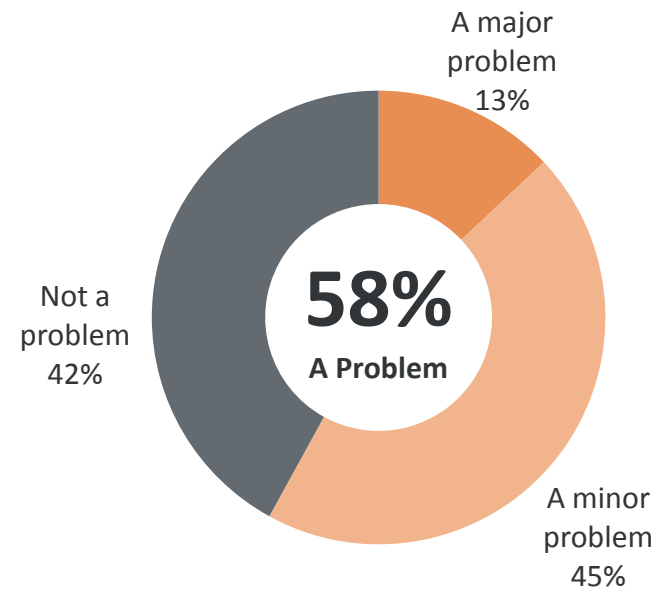
Q24. Which of the following are reasons why you do not contribute more to your workplace retirement plan? (Contributes less than the percentage needed to be saved to be on track [n=1,147])

NEARLY SIX IN TEN SAY THEIR DEBT IS A PROBLEM

Types of Debt Possessed



Current Level of Debt (If has debt)

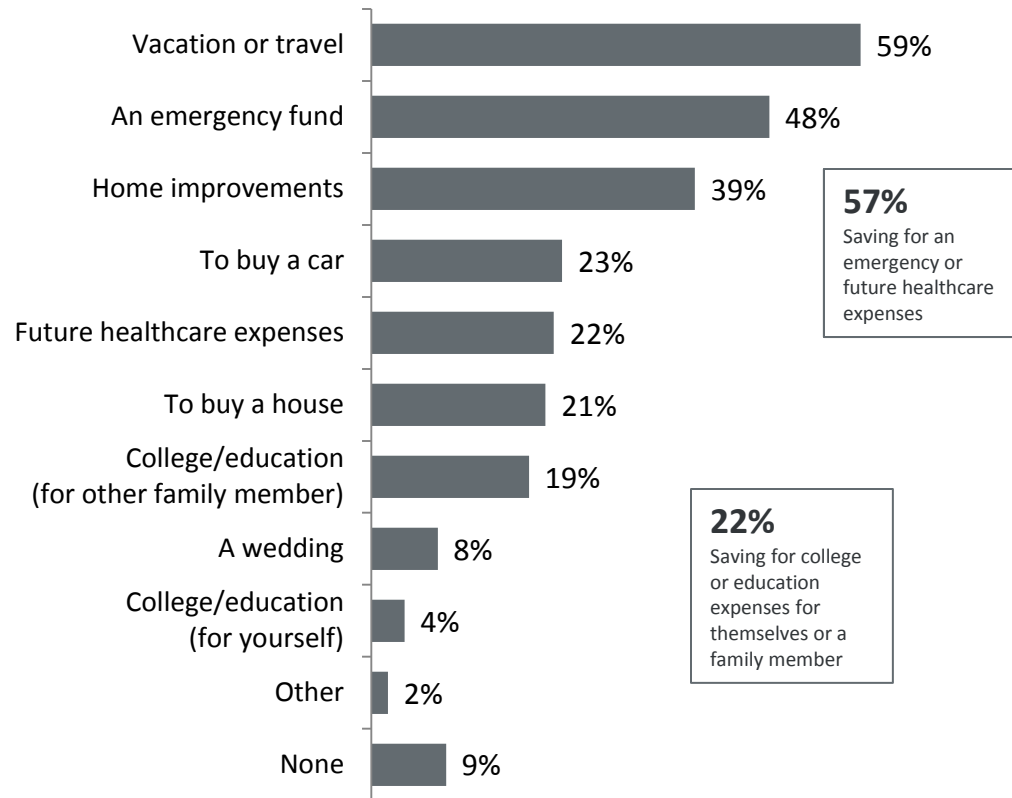


Q6. Which of the following types of debt do you have? (Total [n=2,509])

Q7. Thinking about your current financial situation, how would you describe your level of debt? (Has debt [n=2,074])

ABOUT HALF OF PARTICIPANTS HAVE THREE OR MORE SAVINGS GOALS, OTHER THAN RETIREMENT

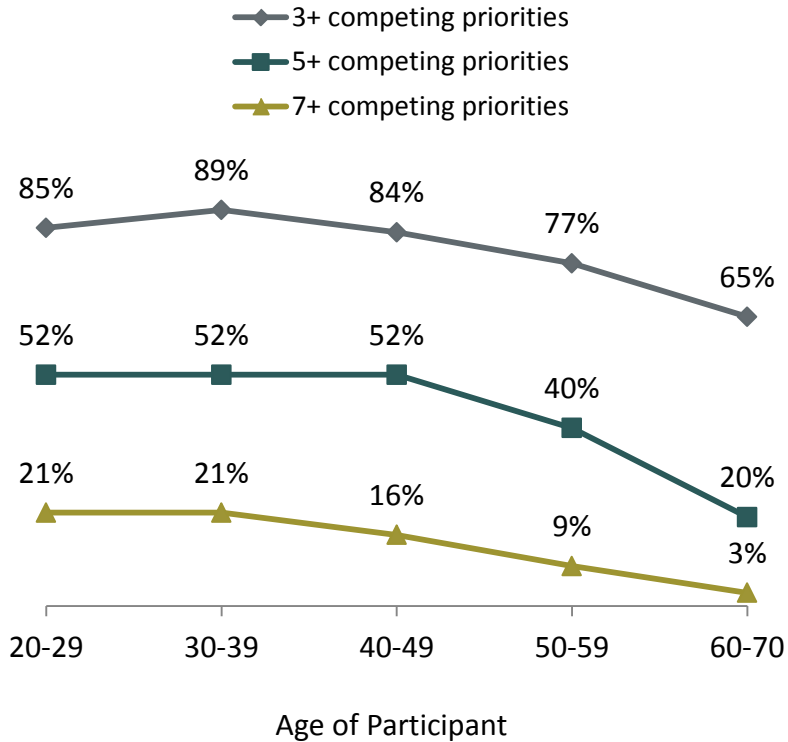
Current Savings Goals Other than Retirement



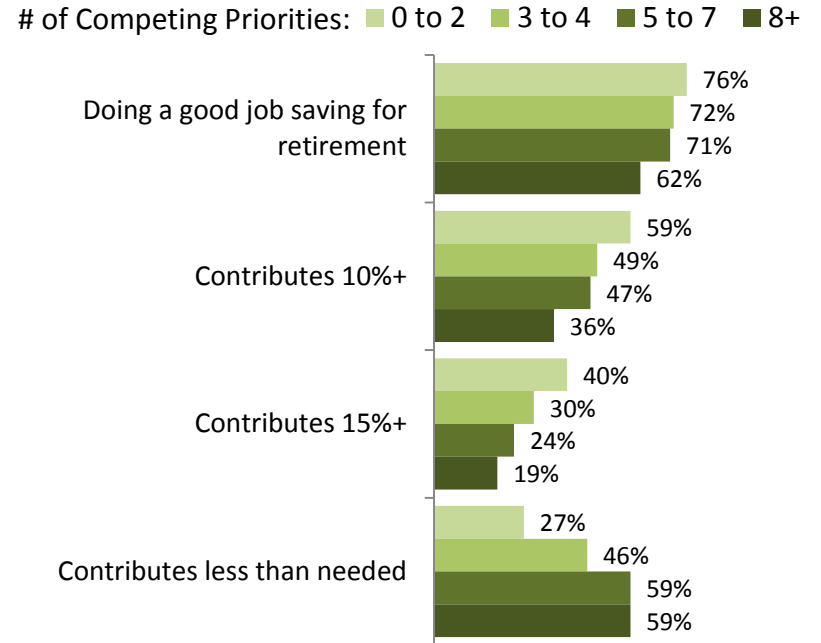
Q8. Besides retirement, which of the following are you currently saving towards? (Total [n=2,509])

COMPETING PRIORITIES ARE A KEY ROADBLOCK TO SAVING

Competing Priorities by Age



Impact on Success Metrics



Q6. Which of the following types of debt do you have? (Total [n=2,509])

Q8. Besides retirement, which of the following are you currently saving towards? (Total [n=2,509])

Q22. Approximately what percentage of your salary did you contribute to the plan last year? (Total [n=2,509])

Q23. What percentage of your salary do you think you need to save in your workplace retirement plan in order to be on track with saving for retirement? (Total [n=2,509])

WANT TO LEARN MORE ABOUT LINCOLN *RETIREMENT POWER*[®]?

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