

## Drafting A Winning Financial Fantasy Team

With the NFL season kicking off this week, and as a die-hard Philadelphia Eagles fan, I am consuming as much content as I can to get myself amped up for the season. Most recently, I watched the below video that's part of Lincoln Financial's new "**Plan, Protect, Retire**" content series with Coach Doug Pederson, Offensive Tackle Lane Johnson and Retired Safety Brian Dawkins where they discuss the importance of teamwork.

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Please download the file: [video/mp4](#)

In the video, Dawkins states, "you have to surround yourself with the right people – that's your team." It got me thinking about how true this statement is for all aspects of your life and especially when it comes to protecting your financial future.

As head of Retirement Solutions Distribution for Lincoln Financial Distributors, our business is focused on helping Americans get the advice and solutions they need that can empower them to take charge of their financial lives with confidence and optimism. And we do this through dedication and teamwork, and the incredible talent I'm surrounded by in Lincoln's world-class sales organization.

But outside of Lincoln, here's who I surrounded myself with when it comes to protecting my financial future as well as a few things to consider as you're drafting your financial fantasy team:

- **Round 1 – Start with your home team:** In this era of social distancing, people are connecting with loved ones in record numbers. For example, AT&T reports that mobile voice calls are up 35% and even landline calls are up 74%! Why not use one of these conversations to start a financial conversation? The truth is conversations make a difference! People who talk about their finances with their loved ones feel more confident in their financial future. Use this toolkit to help you start the conversation with your loved ones today because the more we talk, the better we plan, protect and retire.
- **Round 2 – Recruit the right financial professional:** A financial professional can work with you to assess your income needs, risk tolerance and retirement goals. Then, they can guide you through your product options, suggest the most tax-efficient strategies and create a plan to build and protect your wealth. Nearly 8 out of 10 (79%) Americans agree that setting up a plan for their family's financial future is a priority. Yet only 57% agree that they are doing a good job in setting up the plan [1]. Good financial professionals will help you develop a financial plan that fits your needs. They'll help you set goals and stay on track to reach them for today and the future. Click [here](#) to find a financial professional today.
- **Round 3 – Play the long game with a retirement consultant:** People are saving for more than just retirement — 93% of plan participants are currently saving for something other than retirement, and 79% have 3 or more competing priorities[2]. Don't let your future – your retirement – become a victim of focusing only on today. Start talking and planning today. If you don't have a financial professional, you can reach out to your plan provider. Plan providers such as Lincoln Financial offer retirement consultants who can provide personalized, one-on-one education as well as group seminars on retirement and other financial topics.
- **Round 4 – Defend against the unexpected with employer voluntary benefits:** Benefits offered at the workplace are often much broader than health insurance. These important coverages can protect against the financial ramifications of unexpected accidents, injuries or illnesses, and even offset costs not covered by healthcare plans. 42% of US adults don't have an emergency savings and 53% don't feel prepared to pay for an unexpected healthcare cost [3]. Make yourself aware of the group benefits that your employer may offer to help guard you and your family against the unexpected.

Drafting a winning financial team can help you get through not just the 2020 season but all the seasons ahead with financial peace of mind. For more on how to plan, protect and retire like a pro, check out [LFG.com/Eagles](#). And finally, go Birds!

[1] Lincoln Financial Group, CivicScience poll, over 1,700 respondents, Sept. 8, 2020

[2] Lincoln Retirement Power® Participant Study, 2019

[3] Lincoln Financial Focus Study, 2019

