

Lincoln Financial Group Encourages Americans to Save for Retirement

Lincoln Financial Group is encouraging Americans to save for their retirement through a new video series that kicks off during National Save for Retirement Week, October 21 through October 27. During the week, Lincoln will feature new videos on YouTube offering simple tips to help Americans take actions that will better prepare them for retirement.

A national event endorsed by Congress, National Save for Retirement Week is dedicated to promoting retirement saving among Americans and encouraging employees to participate in their employer-sponsored retirement plans.

"For many Americans, the only way they save for retirement is through their employer-sponsored retirement plan, like a 401(k) or 403(b) plan," said **Chuck Cornelio**, president, Retirement Plan Services, Lincoln Financial Group. "Our goal is to provide tips that motivate people, in a positive way and help boost their retirement readiness."

With this year's National Save for Retirement Week falling just weeks before the 2012 presidential elections, Lincoln recently fielded a survey that showed only 26% of Americans say the upcoming election will have a positive impact on their outlook for retirement. The survey also found that 72% of Americans say the economy is making it challenging for them to stay on track with their retirement savings ¹.

"With everything that Americans have on their minds today, the economy weighs heavily on their retirement savings decisions," said Cornelio. "People need encouragement and support to help them focus on taking the right steps and stay on track with their retirement savings goals."

In addition to the video series, Lincoln is providing plan sponsors and participants with comprehensive communication and education tools designed to promote National Save for Retirement Week and help plan sponsors educate their plan participants about the many advantages of participating in their employer-sponsored retirement plan.

For real-time updates and savings tips, please visit us on Facebook at www.facebook.com/lincolffinancialgroup and follow us on Twitter **@lincolnfin**group, with special National Save for Retirement Week hashtag **#SAVE2RETIRE**.

About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$168 billion as of June 30, 2012. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; 401(k) and 403(b) plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.

¹Lincoln Financial Group Participant Study, 2012