

## **Lincoln Financial Group Releases Special Report: M.O.O.D. of America on Employee Benefits**

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE:LNC) today released findings from its "Special Report: Measuring Optimism, Outlook and Direction (M.O.O.D.) of America on Employee Benefits" survey. The survey focused on non-medical employee benefits and the impact these products have on the financial and health care concerns of workers across the country. Among its highlights, the study surfaced key insights into generational, ethnic and gender differences in the workplace – including how these subgroups cover health care costs, plan for retirement and feel about their future.

The results underscore the need for and benefits of non-medical workplace products – including disability insurance, dental insurance, accident insurance, critical illness insurance and life insurance – and the ability of these products to heighten an employee's sense of confidence in covering future health care costs.

Overwhelmingly, 88% of respondents are optimistic about their future, and 75% say they are "in control" of their lives. Despite these positive statistics, fewer than 1 in 5 respondents feel very secure about their financial future, and only 18% feel very confident they could cover their current expenses in the event of a major injury or illness. In fact, while the majority of employees surveyed are confident they can afford their health care expenses today, 40% believe health care costs will have a negative impact on their retirement.

"Encouraging enrollment and providing education surrounding non-medical benefits can better prepare employees for unexpected expenses that arise from an illness or injury down the road," says Eric Reisenwitz, senior vice president of group protection operations and product for Lincoln Financial Group. "These products help bridge the gap between current confidence and future concern in covering health care expenses – ultimately improving employee optimism."

The study also shows that 49% of respondents are most concerned with getting cancer. Research supports the sentiment that participation in non-medical benefits can help ease fears regarding overall health concerns and associated health care costs. Critical illness and accident insurance enrollees feel significantly more secure about their financial future, at 27% and 25% respectively, versus 17% and 16% of non-enrollees. These enrollees also report higher levels of optimism, and feel more in control of their lives.

The 2015 annual M.O.O.D. of America Survey results are slated for release in late June 2015.

For more information about this special report on employee benefits, visit the Special Report: M.O.O.D. of America on Employee Benefits newsroom here: <http://newsroom.lfg.com/mood-of-america-special-report>

### **About the Special Report: M.O.O.D. of America on Employee Benefits**

Results for the Special Report: M.O.O.D. of America on Employee Benefits are based on a national survey of employees conducted by Whitman Insight Strategies (WINS) on behalf of Lincoln Financial Group. The research was conducted in early February 2015 among 933 employed adults ages 22-69. Data shown in this report is weighted to reflect the proportion of U.S. employees by gender, age, region, race and ethnicity based on data from the Bureau of Labor Statistics and the U.S. Census Bureau. The margin of error is +/- 3.1% at the 95% confidence interval for the entire sample.

### **About Lincoln Financial Group**

Lincoln Financial Group provides advice and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. The company had \$222 billion in assets under management as of March 31, 2015. Learn more at: [www.LincolnFinancial.com](http://www.LincolnFinancial.com). Find us on Facebook, Twitter (@lincolnfingroup), LinkedIn and YouTube. To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.