

Lincoln Financial Group Study Finds Community Involvement A Key Factor In Americans Taking Charge Of Their Lives

Lincoln Financial Group (NYSE: LNC) today released new findings from its M.O.O.D. (Measuring Optimism, Outlook, and Direction) of America study the company released in May that show an increased level of empowerment among respondents who take an active role in giving their time and resources to their local communities.

According to the study findings, 67 percent of those polled said being involved in their community is an important influence on efforts to take charge of their lives. The survey also indicated that most of those polled (96%) believe accomplishment is about achieving something to be proud of rather than material gain.

"Many Americans today feel passionately about making a difference in their local communities," said Nancy Rogers, senior vice president and president of the Lincoln Financial Foundation, the philanthropic arm of Lincoln Financial. "Even though financial issues are still a priority for them, people aspiring to take charge are focused on positively transforming the lives of others, too. The work these dedicated people undertake help create stronger communities across the country."

A Part of the Community

Lincoln Financial interviewed residents of Fort Wayne, Ind., which once was home to the company's headquarters and today serves as a key city office location. The video — which can be viewed by visiting Lincoln's YouTube channel — is the second installment in the "M.O.O.D. on the Street" series, a companion piece to the M.O.O.D. study.

Shot during the annual United Way of Allen County's Day of Caring event last month, this newest video release highlights volunteers discussing their involvement in an event that saw more than 1,000 people — including the city's mayor, Tom Henry — spend the day working on dozens of service projects.

"To me giving is much, much better than receiving, and we've got 1,000 people here today who want to give back to the community," Henry said during the event. "It's our citizens that add to the quality of life — to the aesthetics of our community. That's why we're here. They believe in Ft. Wayne. They love Ft. Wayne. They're willing to take a day off their schedules to give back."

The M.O.O.D. research — which looked at the attitudes and behaviors Americans have toward health, personal growth and finances — found although that financial security is key for Americans, it wasn't their sole focus when it came to taking charge of their lives. Nearly all of those polled (96%) felt having enough money to do what they want to do is important. Yet less than two in three (63%) said being wealthy is significant.

The results indicate a great deal of optimism and inspiration does not stem from wealth, but is drawn from everyday behaviors - especially making an impact in the community. Of those polled in the M.O.O.D. study, 94% of them strongly agreed that even though times are tough in their community, they try to stay positive.

Additional installments in the M.O.O.D. series will be released throughout the year. The content will be featured on Lincoln Financial's Facebook page and YouTube channel, as well as reside on the company's website and Chief Life Officer microsite.

For more information on the M.O.O.D. of American study, including companion materials Lincoln Financial has released as part of its outreach, please visit www.lincolnfinancial.com/clo.

About the M.O.O.D of America

Results for the current M.O.O.D. of America poll (Measuring Optimism, Outlook and Direction) are based on an online survey conducted by Whitman Insight Strategies (WINS), on behalf of Lincoln Financial Group. The research was conducted in late March 2013, among 2,322 adults 18 years of age and older across the United States.

The margin of error is +/- 1.9% for the entire sample. The sample was weighted by gender, age, region, race and ethnicity. Demographic weighting targets are based on the 2010 U.S. Census figures for adults 18 years of age and older.

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 \$189 billion as of June 30, 2013. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; employer-sponsored retirement 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.