

## **Lincoln Financial Group's M.O.O.D. of America Survey Finds Overall Optimism Continues to Rise**

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) announced today results of its latest Measuring Optimism, Outlook and Direction (M.O.O.D.) of America Survey that show that the majority of people polled (87%) are optimistic about their overall future. That finding is up 7 percent from a year ago and 15 percent from 2011, the first year the survey was conducted.

Regarding their financial outlook, more than eight in 10 Americans (83%) surveyed in 2014 are optimistic about their financial future, up from 78 percent in 2013 and 68 percent three years ago. In addition, three in five of those polled this year (60%) believe their financial situation will get better during the next year, which is nearly twice as many compared to 2011, when it was 33 percent.

### **Americans Feel More "In Control" Of Their Lives and Their Financial Futures In 2014**

In addition, 71 percent of study participants in 2014 – compared to 68 percent in 2013 and 66 percent in 2011 – identify themselves as being "in control," a mindset that reflects how comfortable respondents feel about their overall life, personal/family health and financial future.

The latest increase is driven by the reported feeling among Americans that they are in control of their financial futures. Those defined as "in control" are more likely to prioritize saving for retirement, 69 percent in 2014 compared to 62 percent in 2013; and protecting their wealth, assets and savings are also on the rise – to 68 percent in 2014 from 62 percent a year ago.

Other financial priorities identified by "in control" Americans include:

- 73 percent say being debt-free is important, down from 75 percent last year
- 71 percent say paying credit card bills in full each month is important, up from 68 percent last year
- 48 percent say paying for their child's education is important, down from 61 percent last year
- 20 percent say meeting regularly with a financial professional is important, up from 19 percent last year

### **The "Buck" Stops There ... For Everyone**

Although the Lincoln Financial Survey found that Americans are optimistic about the future, a disconnect exists – among all respondents – when digging deeper into several financial topics. For instance, although 58 percent of those polled say protecting their wealth is more important today than it was 5 years ago, fewer than two in 10 (15%) say they are "very prepared" to protect their wealth. And while more Americans overall feel a bit more prepared for retirement – 58 percent in 2014 versus 55 percent a year ago – just 18 percent say they are very prepared for retirement, which is nearly flat from a year ago.

Retirement preparedness is a different story for "in control" respondents. Almost seven in 10 of those individuals polled (68%) say they are prepared for retirement, with nearly a quarter – 23 percent – saying they are "very prepared." Not surprisingly, those "in control" are also more likely to rely on financial professionals for expertise and advice, with 42 percent of respondents saying they use them as a source, compared to 31 percent "not in control."

"More Americans are optimistic about their finances, and Lincoln Financial has a responsibility to help people convert their optimism into action," said Dennis R. Glass, president and CEO of Lincoln Financial Group. "Through education and by raising awareness of the issues that are at the heart of financial preparedness, we are confident we can empower them to bridge the gap between inertia and activity, as well as help them grow and protect their financial futures through the resources, solutions and advice we provide."

Lincoln's Financial's 2014 M.O.O.D. of America Survey is the third in a series where the company has polled Americans on various topics, including financial attitudes and behaviors. The first survey was conducted in late 2011, and released early in 2012.

Lincoln Financial Group plans to release additional M.O.O.D. of America research reports throughout 2014 and into early 2015. Upcoming releases will cover retirement readiness; wealth protection; perspectives on life insurance products; annuities and group benefits; attitudes and behaviors among women; generational differences; and other demographic

insights.

For more information on the 2014 M.O.O.D. of America study, including documentation supporting the findings covered in this news release, please reference the multimedia/PDF link above/below.

### **About the M.O.O.D. of America Survey**

Results for the current M.O.O.D. of America Survey are based on online research conducted by Whitman Insight Strategies (WINS), on behalf of Lincoln Financial Group. The research was conducted in late March 2014, among 2,352 adults 18 years of age and older across the United States.

The margin of error is +/- 1.9% at the 95% confidence interval 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 provides advice and solutions that help empower Americans to take charge of their financial lives with confidence and optimism. Today, more than 12 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 \$209 billion in assets under management as of March 31, 2014. Learn more at: [www.LincolnFinancial.com](http://www.LincolnFinancial.com).

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