

Lincoln Financial Supports The Defend Your Income Movement

Lincoln Financial Group (NYSE:LNC), a member of the Council for Disability Awareness (CDA), has joined forces with other CDA member companies to support the Defend Your Income movement — an educational program that is designed to unite consumers, advisors, employers and insurers in the fight to protect the incomes of working Americans from the financial risk caused by illness and injury.

According to the U.S. Census Bureau, over 36 million Americans are classified as disabled; about 12% of the total population. More than 50% of those disabled Americans are in their working years, from 18 to 64. The Defend Your Income movement takes a cutting edge approach to educate consumers about what threatens their ability to earn an income, as well as how to protect themselves.

"Becoming disabled and not being able to earn an income is one of the greatest financial risks people face today," said **Eric Reisenwitz, senior vice president of Group Protection Market Solutions at Lincoln Financial Group**. "Many consumers live paycheck to paycheck, so they would face significant financial hardship if they couldn't work."

The hub of the Defend Your Income program is a highly engaging web experience, which is set in a martial arts dojo. The site engages visitors/players to actively learn how to defend their income by meeting their "attackers" and learning about the top threats to their income. Visitors fight off those attackers in the interactive game — and through a series of quizzes, they can also earn their "black belt" in Income Defense. Visitors can also calculate their own Earnable Income Quotient (EIQ) to see their lifetime income-earning potential, and what's at stake.

In addition to visiting the Defend Your Income hub at <http://www.defendyourincome.org>, visitors can choose to follow @IncomeDefender on Twitter and like the Defend Your Income movement on Facebook.

"The Defend Your Income program closely aligns with Lincoln's "You're In ChargeSM" brand as it encourages consumers to be empowered and take charge of their financial futures," said Reisenwitz. "The program does a great job conveying the risks associated with disability in an entertaining and interactive way. The highly engaging gaming element, quizzes and calculators are designed to empower consumers by educating them so that they can make informed decisions around putting appropriate measures in place to protect their income — such as purchasing disability insurance."

About Defend Your Income

Defend Your Income is a movement designed to unite consumers, advisors, employers and insurers in the fight to protect the incomes of working Americans from the financial risk caused by illness and injury. Sponsored by the Council for Disability Awareness and its member companies, this integrated communications campaign features a highly engaging Defend Your Income website complete with interactive games, quizzes and calculators. The program's goal is to raise awareness about what can threaten anyone's ability to earn an income — and how they can protect themselves. Join forces at www.DefendYourIncome.org; follow @IncomeDefender on Twitter; and like us on Facebook at www.facebook.com/DefendYourIncome.

About the Council for Disability Awareness

The Council for Disability Awareness is a nonprofit organization dedicated to helping the American workforce become aware of the likelihood of disability and its financial consequences. The CDA engages in communications, research and educational activities that provide information and helpful resources to wage earners, their families, the media, employers, financial advisors, consultants and others who are concerned about disability and the impact it can have on wage earners and their families.

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 \$170 billion as of March 31, 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.

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