

New Lincoln Financial Group Video Shares Simple Steps to Help Boost Women's Financial Security in Retirement

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) today launched the second video in its new interview series focused on women and personal finance. In the latest clip, Jamie Ohl, president of Lincoln Financial's Retirement Plan Services, shares simple steps to help boost women's financial security in retirement.

"According to our M.O.O.D. of America survey, two-thirds of all Americans say day-to-day expenses are a major hurdle when it comes to saving for retirement — and 76 percent of women versus 61 percent of men feel overwhelmed trying to understand all of the options for retirement," said Ohl. "So often, women are focused on caring for everyone else in their lives, but it's important to remember their own financial security. We want to empower women with actions they can take today to help strengthen their retirement outlook for the future."

Ohl's tips include the following:

1. **Increase Savings.** Save some money from every paycheck. Even if you are just putting away a small amount each month, over a decade or two, that money could grow into something substantial. If your employer offers a retirement plan match, women should save at least up to the match, or you are leaving free money on the table. Remember that it is never too late – there are catch-up contributions available for people over the age of 50.
2. **Talk to an Advisor.** Lincoln Financial's Retirement Power® Participant Engagement Study showed that 71 percent of women say in-person meetings are the best way to motivate them to make positive changes to their savings and investment behaviors. Take advantage of that by talking to a financial advisor, who can help you examine asset allocations and understand risk and volatility.
3. **Set Goals.** It is a powerful motivator to set a definitive goal for how much you want to save this year, both in retirement and in your general savings. In fact, 87 percent of savers with a savings goal say they are optimistic about having enough money to maintain the lifestyle they want in retirement.

In mid-April, Lincoln Financial launched its new video series focused on women and personal finance with the first interview featuring financial planning tips from one of its award-winning advisors. Additional financial planning information focused on women is available on Lincoln Financial's website at www.lincolffinancial.com/women.

About the M.O.O.D. of America

Results for the 2015 M.O.O.D. (Measuring Optimism, Outlook and Direction) of America poll are based on a national survey conducted by Whitman Insight Strategies (WINS) on behalf of Lincoln Financial Group from March 31 to April 9, 2015 among 2,273 adults 18 years of age and older across the United States. The sample was weighted to reflect the proportion of adults 18 years of age or older by gender, age, region, race and Hispanic ethnicity based on data from the U.S. Census Bureau. The margin of error is $\pm 1.9\%$ at the 95% confidence interval for the entire sample.

About the Lincoln Retirement Power® Participant Engagement Study

The 2015 Lincoln Retirement Power® Participant Engagement Study is based on a national survey of 2,508 full-time workers ages 22 to 68 who have been contributing to their current employer's defined contribution retirement plan for at least one year — with data weighted by demographics to mirror the total population. Established in 2010, the Lincoln Retirement Power Program is a platform for research and viewpoints on central issues related to retirement planning. The program seeks to identify forward-thinking ways to help plan sponsors, intermediaries and participants. As part of the program, Lincoln sponsors both proprietary and third party research with an emphasis on what drives better retirement outcomes.

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 \$220 billion in assets under management as of March 31,

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