

Ready, Set, Plan! When It Comes to Disability, Planning Ahead Counts

RADNOR, Pa.--(BUSINESS WIRE)--May is Disability Insurance Awareness Month and Lincoln Financial Group is committed to educating the public about the potential of becoming disabled and personal and financial impacts it can have on your family and finances.

Disability insurance is used to replace or supplement income while employees are out of work due to a disabling injury or illness. Disability insurance can be a valuable benefit to help replace lost income to help pay your bills while you are unable to work.

"For many people, the most important things in their life are their health and family. Most would also say their home, their income and saving for the future are also important. But many people don't fully understand the true value of disability insurance – the income protection it offers – so they often don't appropriately take the steps needed to plan and protect themselves by enrolling in or purchasing disability insurance," said Eric Reisenwitz, Senior Vice President, Group Protection Product and Operations, Lincoln Financial Group.

For nearly every wage earner, the ability to earn an income is the primary source of all financial planning and financial security. Without a paycheck, funding retirement, saving for college, or even paying bills becomes a challenge.

"In a split second, a life-changing disability or illness can happen, and have devastating consequences. May is the perfect time to take an inventory of your current benefits and plan ahead in case a sickness or injury prevents you from earning a living," said Reisenwitz.

Lincoln provides many educational materials and tools to help the public make sound decisions about their financial future. BeAChiefLifeOfficer.com and LincolnforLiving.com are two comprehensive websites that offer consumers an interactive way to connect to their benefits by using their lifestyle to guide benefit education. Both websites are excellent tools to help you to be ready, set and plan for the future.

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 \$218 billion in assets under management as of December 31, 2014. Learn more at: 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>.

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