



You're In Charge®

2017 FINANCIAL FOCUS

GOALS AND REFLECTIONS OF TODAY'S CONSUMER

Part 1 – Looking Forward

July 2017

Conducted by Lincoln Financial Group
with PSB Research

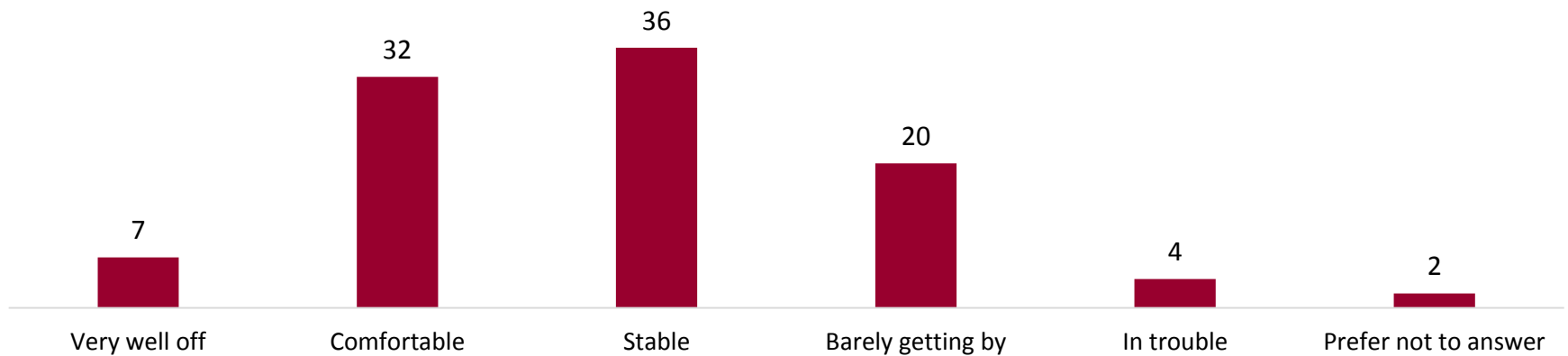
METHODOLOGY

Results of the 2017 Financial Focus Study are based on an online survey of 2,500 adults 18 years of age or older across the United States, conducted in 2017 by Lincoln Financial Group and PSB. The sample was targeted using quotas to reflect the proportion of adults 18 or older within the United States. The margin of error is +/- 2% at the 95% confidence level.

1 IN 4 AMERICANS ARE “BARELY GETTING BY” OR WORSE WITH REGARDS TO THEIR PERSONAL FINANCIAL SITUATION

Thinking about your personal financial situation how do you feel you are doing?

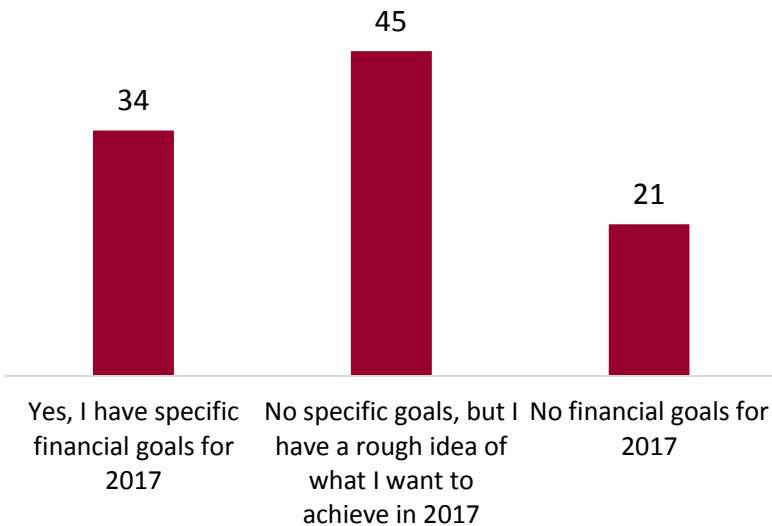
Showing % selecting



ABOUT A THIRD OF AMERICANS HAVE SPECIFIC FINANCIAL GOALS FOR 2017

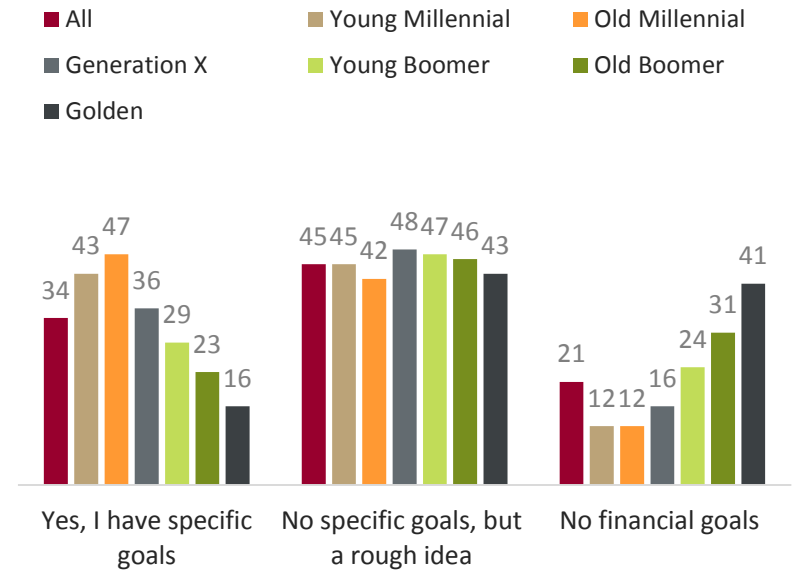
Do you have specific financial goals for 2017?

Showing % selecting



Do you have specific financial goals for 2017? (by generation)

Ranked by All, Showing % selecting



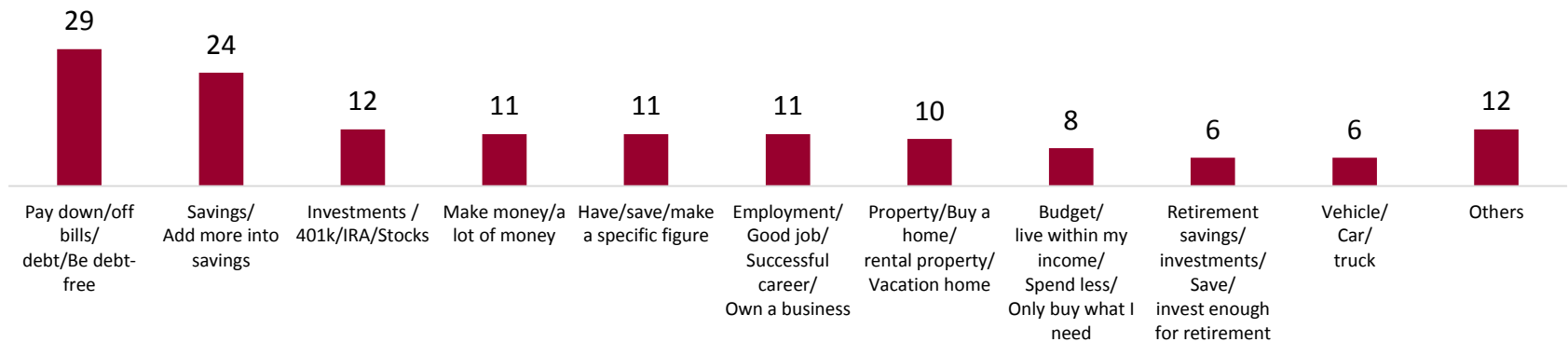
THOSE WITH GOALS ARE MORE OPTIMISTIC ABOUT THE FUTURE

	% who feel their financial situation will be "much better" over the next four years
Individuals with specific financial goals for 2017	48%
Individuals with a rough idea of goals for 2017	23%
Individuals with no specific financial goals	12%

MORE THAN HALF OF AMERICANS WITH SPECIFIC FINANCIAL GOALS AIM TO SAVE OR REDUCE DEBT IN 2017

What are your specific financial goals?

% Ranked by All, Among those who have specific 2017 financial goals



55% OF AMERICANS MADE A NEW YEAR'S RESOLUTION FOR 2017

Do you have a New Year's Resolution this year?

Showing % selecting

■ Yes ■ No



NEW YEAR'S RESOLUTIONS

What are your New Year's Resolutions?

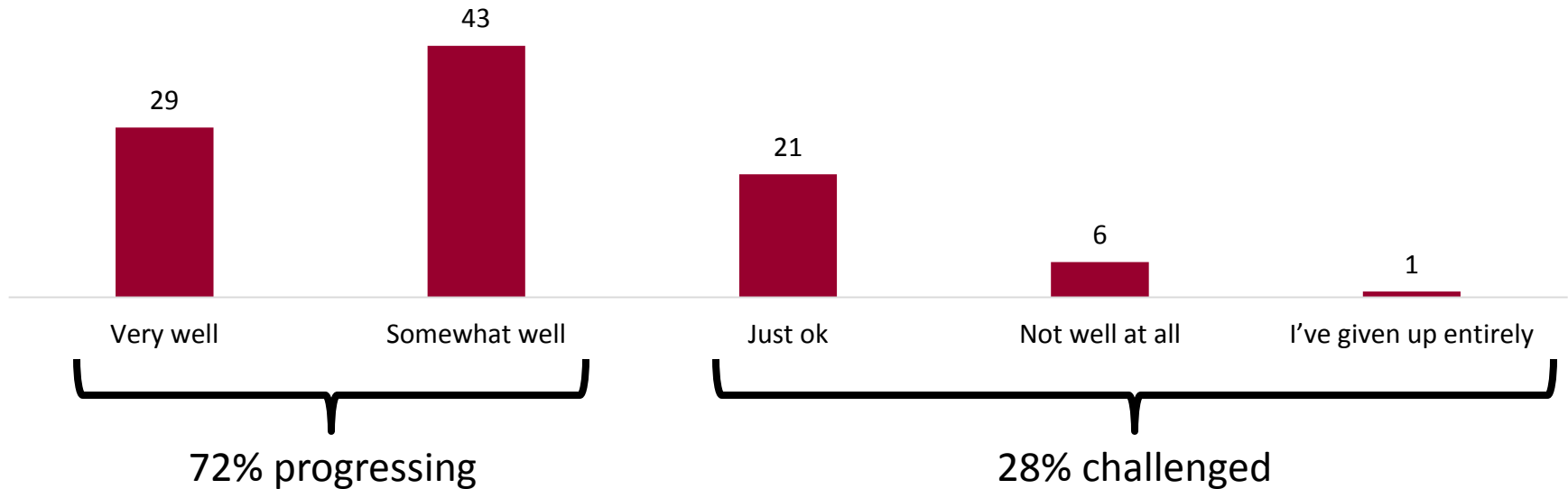
% among those who made resolutions



72% OF AMERICANS WHO MADE RESOLUTIONS ARE MAKING PROGRESS WITH THEM

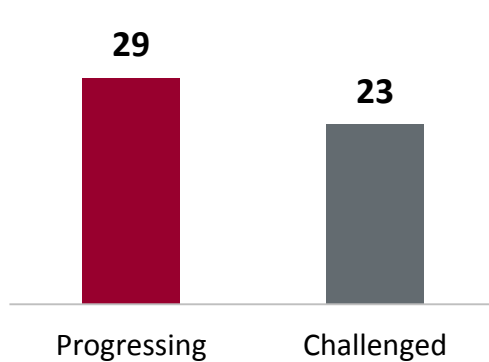
How well are you doing with your resolution(s)?

Among those who made resolutions
Showing % selecting

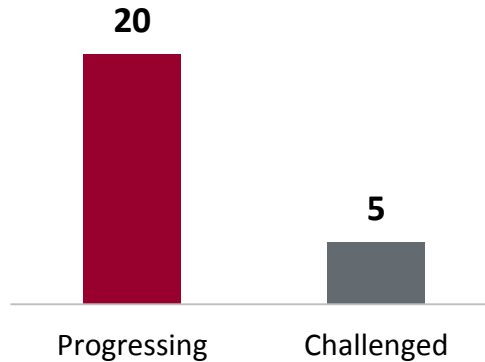


RESOLUTIONS: BEHAVIORS OF THOSE WHO ARE PROGRESSING VS. THOSE WHO ARE CHALLENGED IN MOVING FORWARD

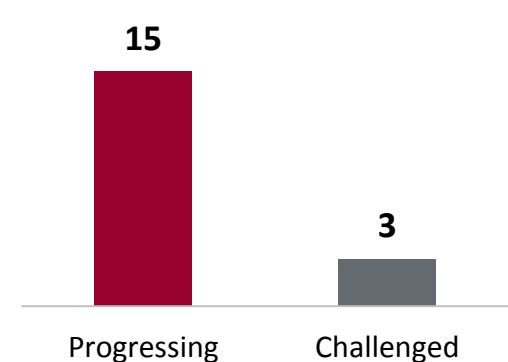
% who say they would pay off debt with leftover monthly income



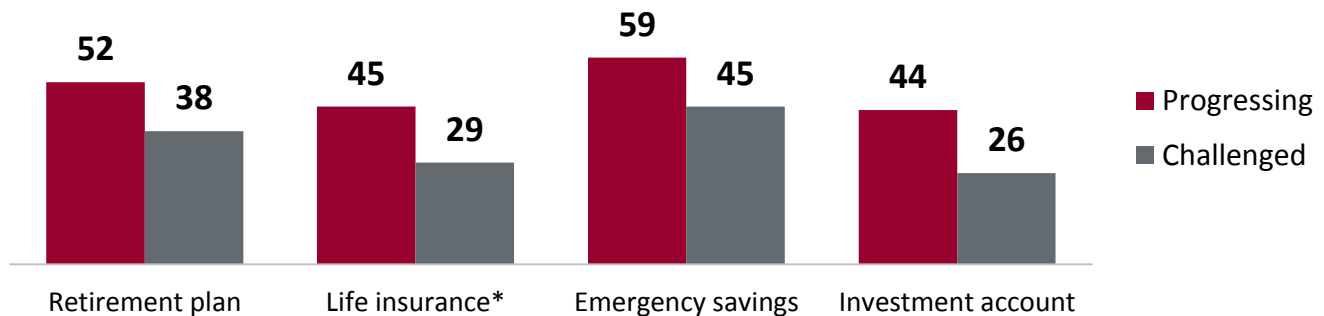
% who say they wake up early to meet health/fitness goals before work



% who say they stay up late to meet health/fitness goals after work



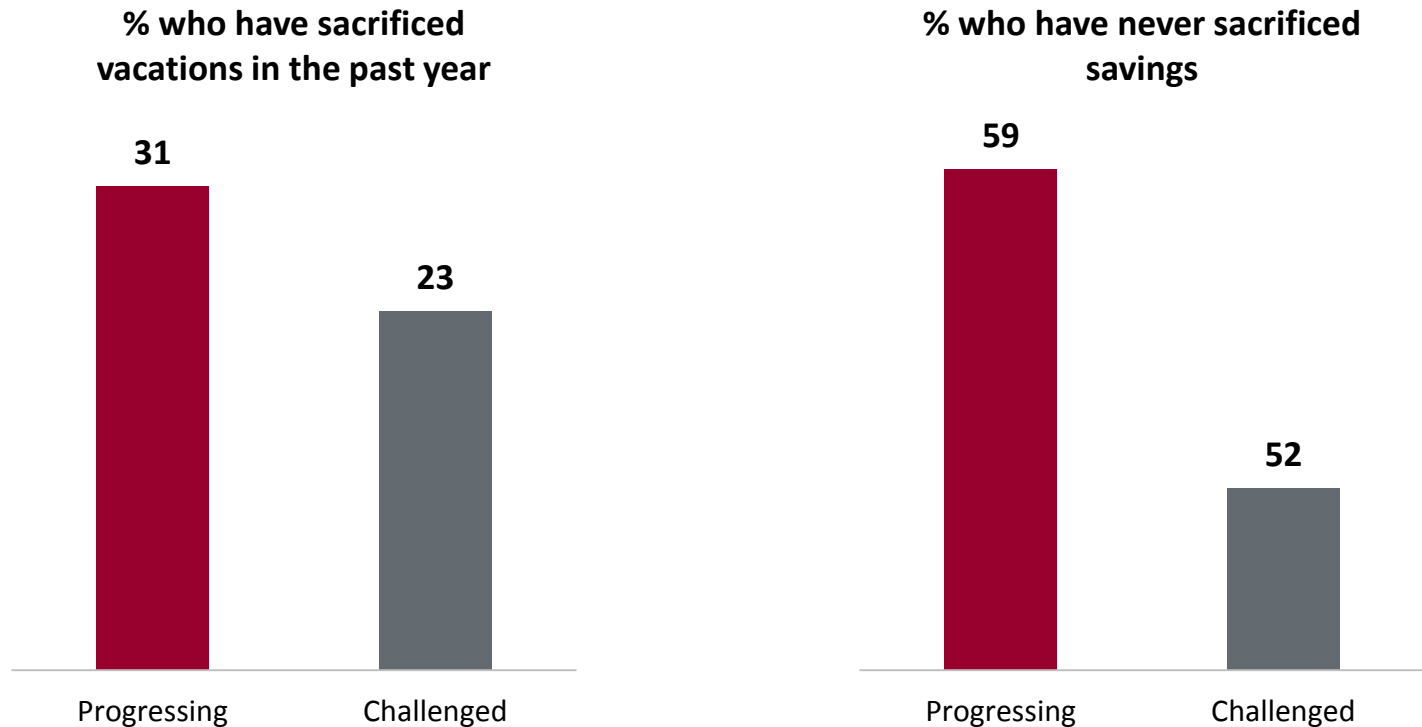
% who currently have the following financial products:



*Life insurance purchased "on my own"

RESOLUTIONS: BEHAVIORS OF THOSE WHO ARE PROGRESSING VS. THOSE WHO ARE CHALLENGED IN MOVING FORWARD

Those progressing with their resolutions are likely to sacrifice vacations if needed, but many never sacrifice their savings.

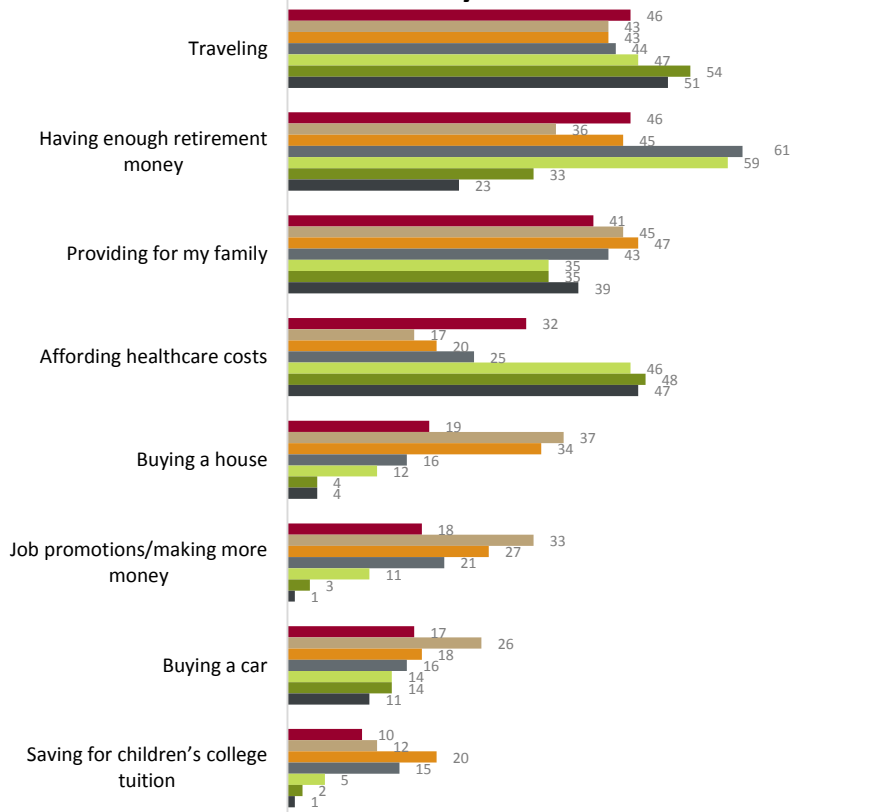


FINANCIAL SITUATIONS THAT EXCITE & SCARE AMERICANS

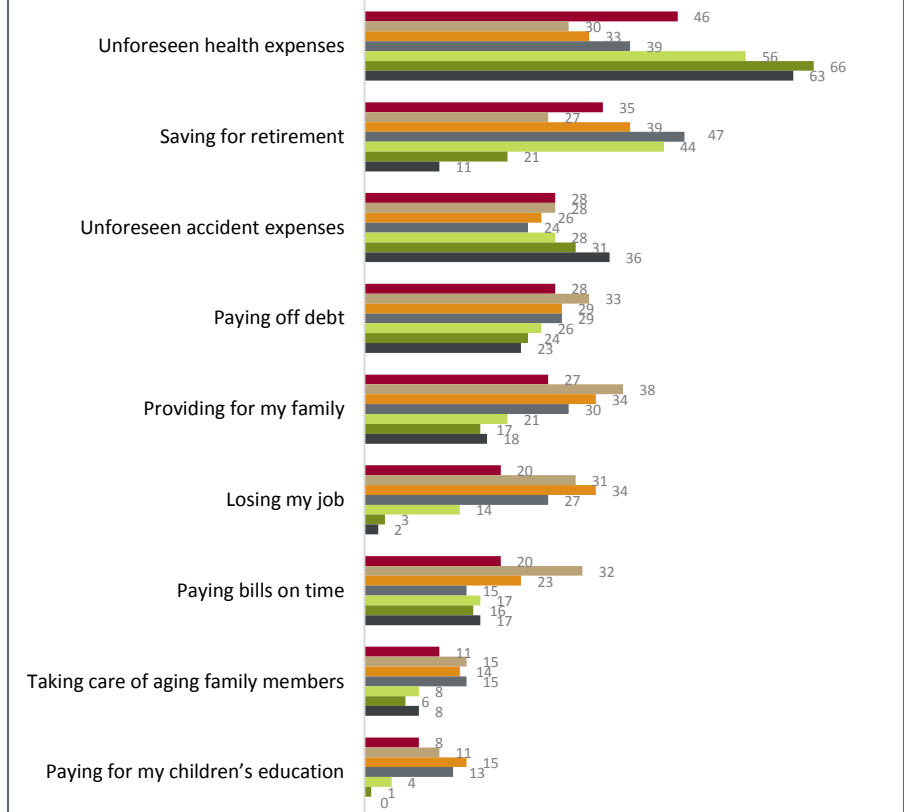
When thinking about your financial future, what most...

Showing % selecting (other/don't know omitted)

Excites you



Scares you

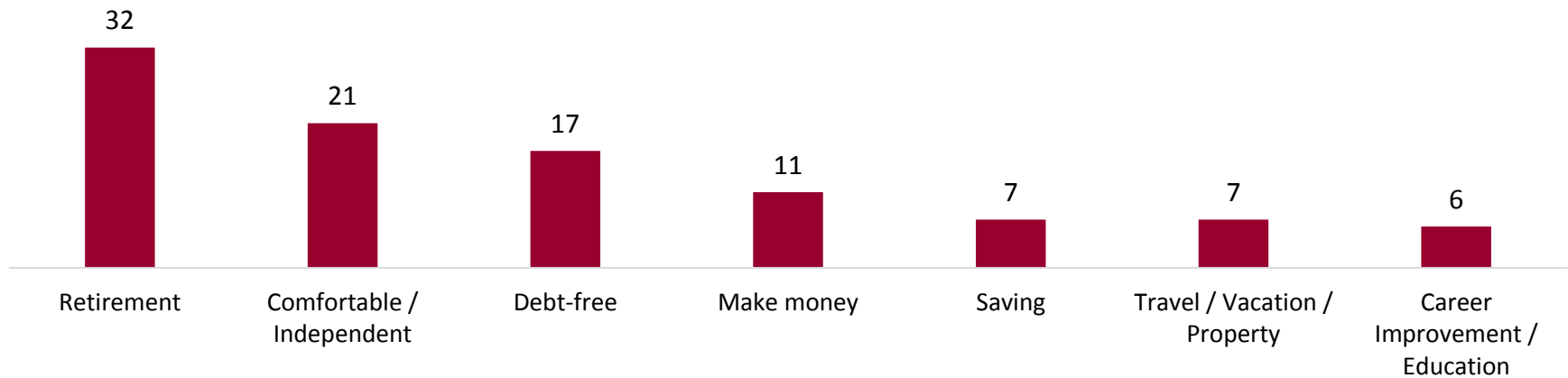


■ All ■ Young Millennial ■ Old Millennial ■ Generation X ■ Young Boomer ■ Old Boomer ■ Golden

A THIRD OF AMERICANS PRIORITIZE RETIREMENT IN THEIR LIFETIME FINANCIAL GOALS

What are your lifetime financial goals?

% Ranked by All

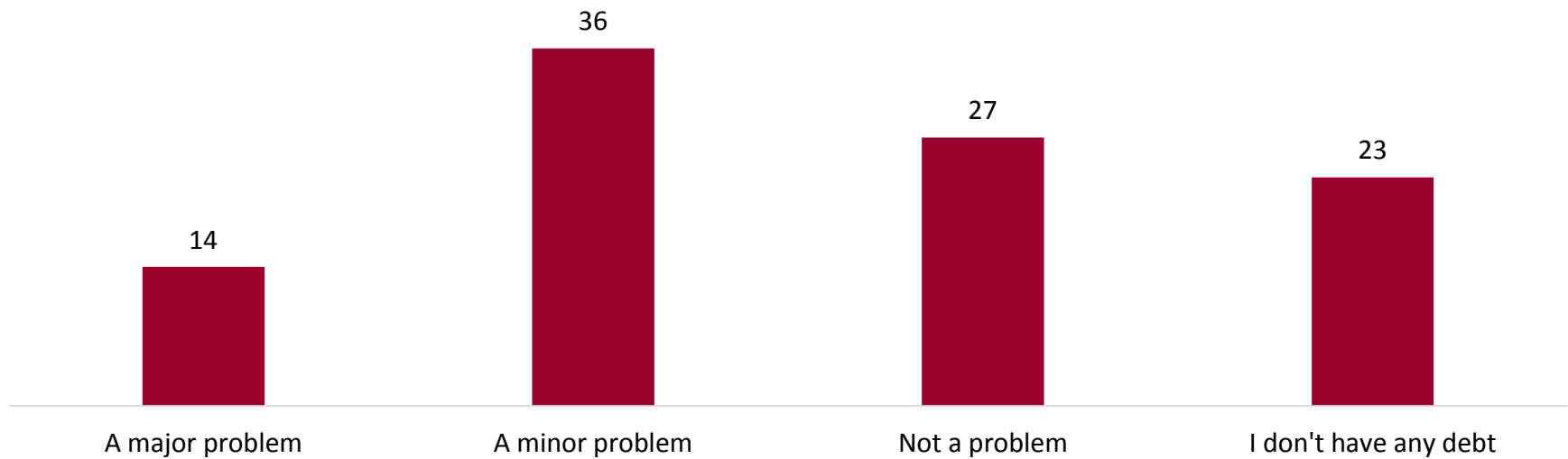


HALF OF AMERICANS SAY DEBT IS A PROBLEM

Thinking about your current financial situation, how would you describe your level of debt?

Showing % selecting

■ All



DEMOGRAPHICS

Audience		Criteria
Total		General Population (sample size = 2,500)
Generation	Young Millennial	Age 18- 29
	Older Millennial	Age 30- 39
	Generation X	Age 40- 51
	Young Boomer	Age 52- 61
	Old Boomer	Age 62- 74
	Golden	Age 75+
Race/ethnicity	White	White, Caucasian, European, European-American
	African American	Black, African-American, Afro-Caribbean, African
	Hispanic	Hispanic, Latino, Latin American
	Asian	Asian-American, Asian, Pacific Islander (including South Asian, Indian, Pakistani and East Asian, Chinese, Korean, Japanese, etc.)
Families with Children	Young Children	Young Children (ages 0-17)
	Older Children	Older Children (ages 18+)
	Both	Young Children (ages 0-17) & Older Children (ages 18+)
	No Children	No Children