



You're In Charge®

THE 2016 SPECIAL REPORT: M.O.O.D. OF AMERICA ON EMPLOYEE BENEFITS

Measuring Optimism, Outlook and Direction

August 2016

ABOUT THE STUDY

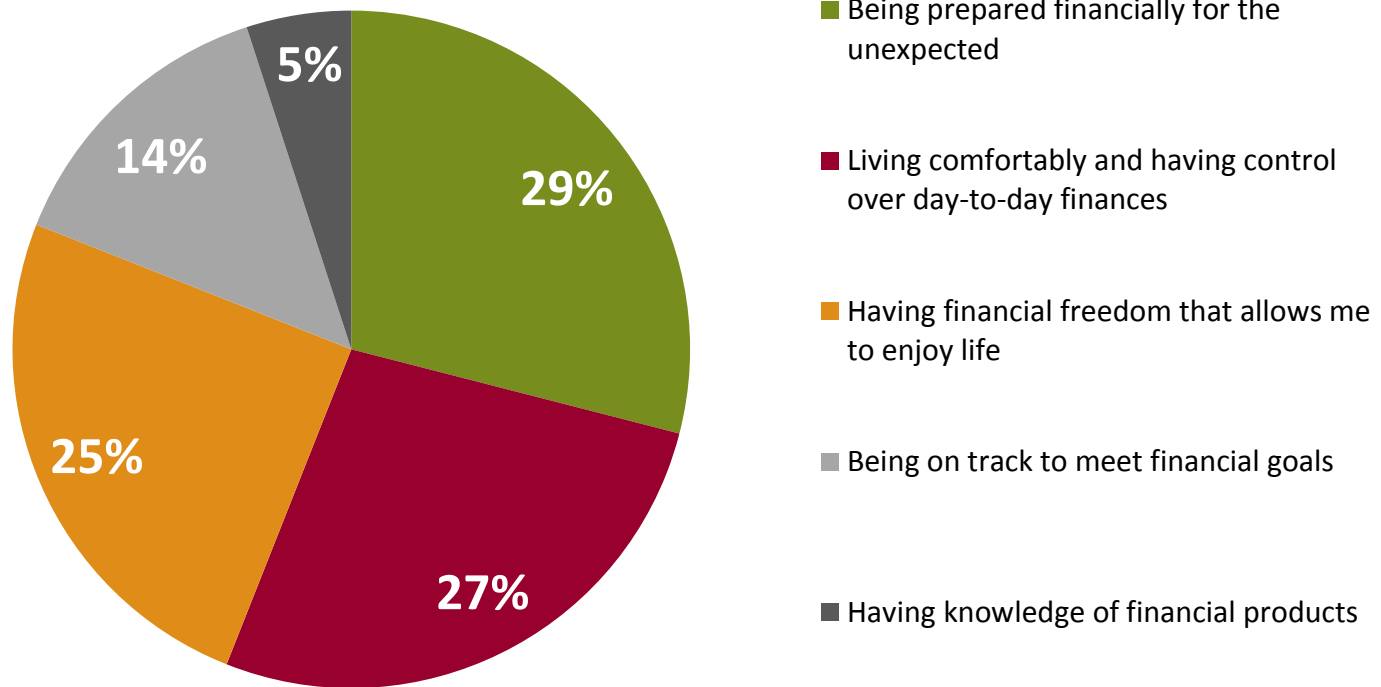
The Special Report: M.O.O.D. of America on Employee Benefits

Results for the Special Report: M.O.O.D. of America on Employee Benefits are based on a national survey of employees conducted by Whitman Insight Strategies (WINS) on behalf of Lincoln Financial Group. The research was conducted in April 2016 among 1,154 employed adults ages 22–69. Data shown in this report is weighted to reflect the proportion of U.S. employees by gender, age, region, race and ethnicity based on data from the Bureau of Labor Statistics and the U.S. Census Bureau. The margin of error is +/- 2.80% at the 95% confidence interval for the entire sample.

DEFINITIONS OF FINANCIAL WELLNESS

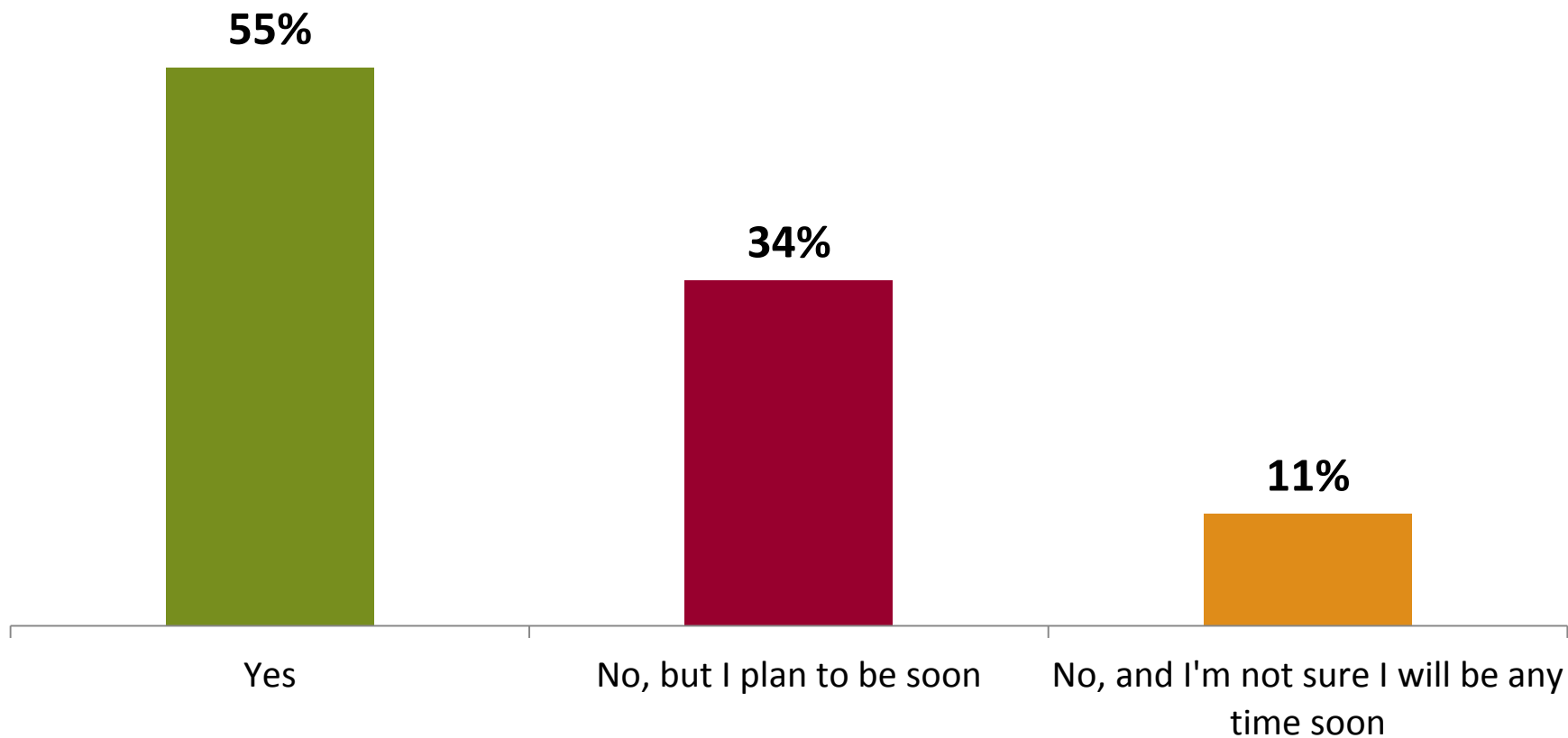
Which best describes what “financial wellness” means to you?

(% responses from all employees surveyed)



THREE “TRACKS” TO FINANCIAL WELLNESS

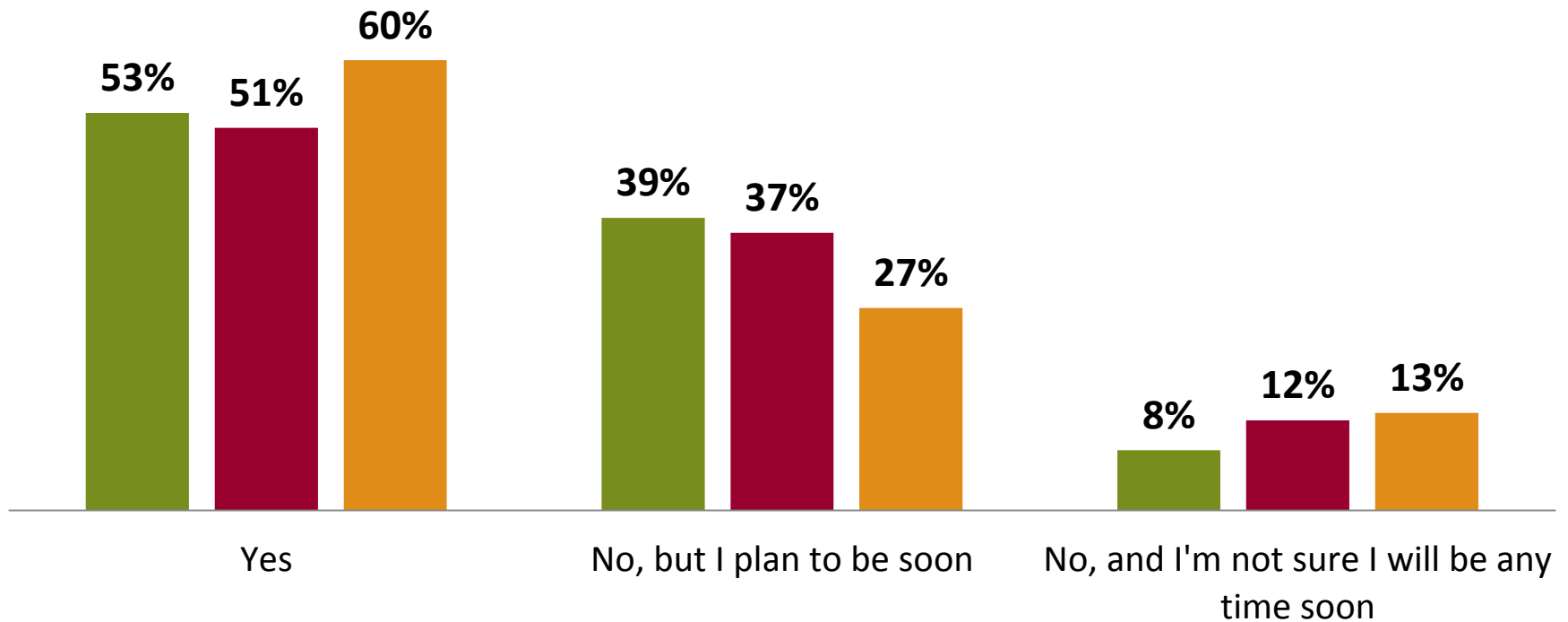
Would you say you are on the right track to achieving financial wellness?



THREE “TRACKS” TO FINANCIAL WELLNESS: BY GENERATION

Would you say you are on the right track to achieving financial wellness?

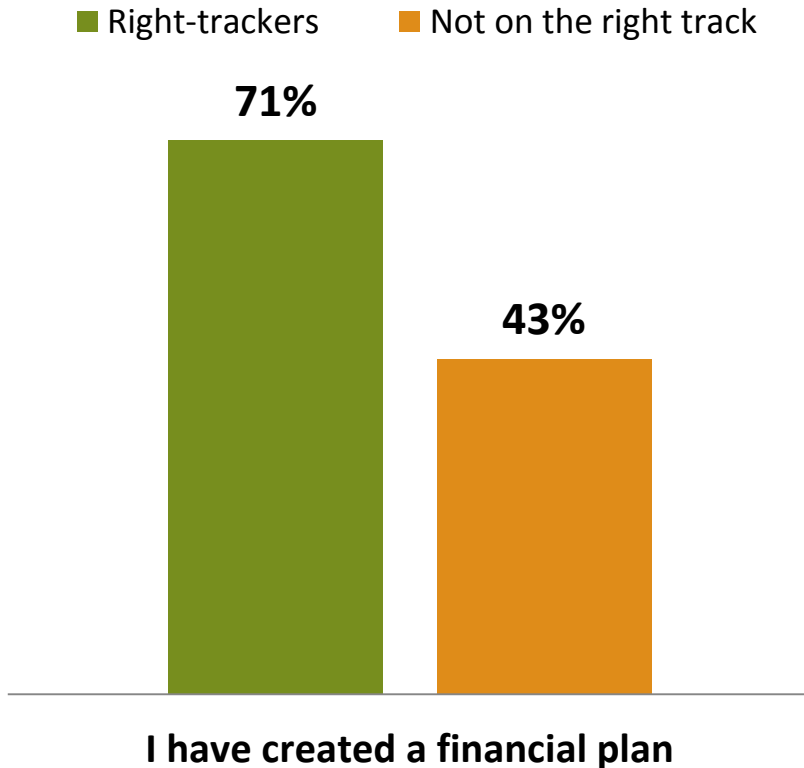
■ Millennials ■ Gen-Xers ■ Baby Boomers



FIVE FACTORS TO FINANCIAL WELLNESS

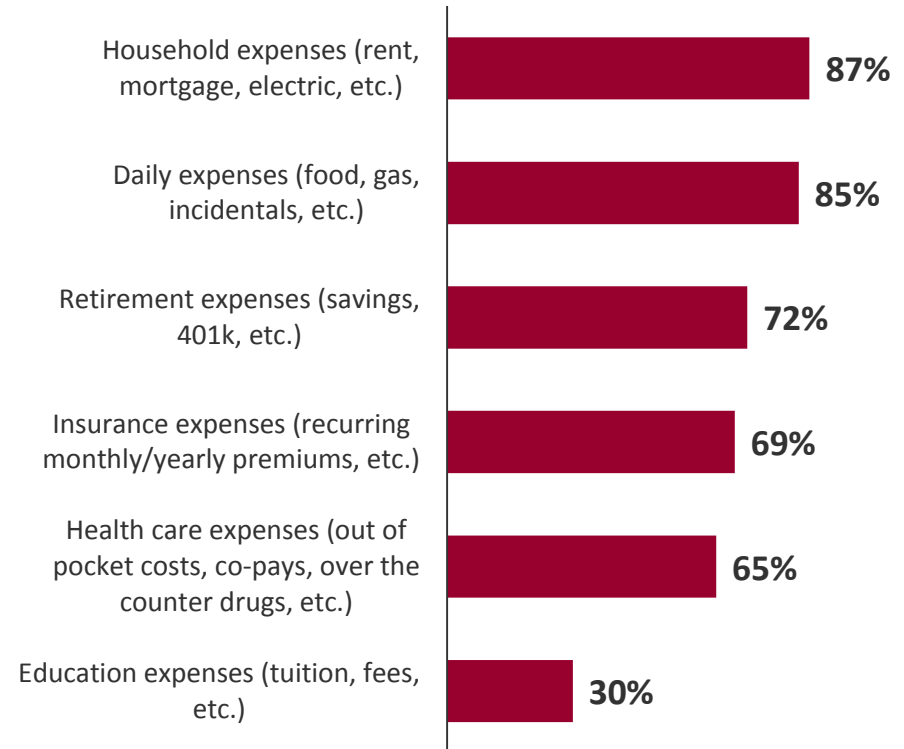
FACTOR 1: FINANCIAL PLANNING

Right-trackers are more likely to have created formal financial plans



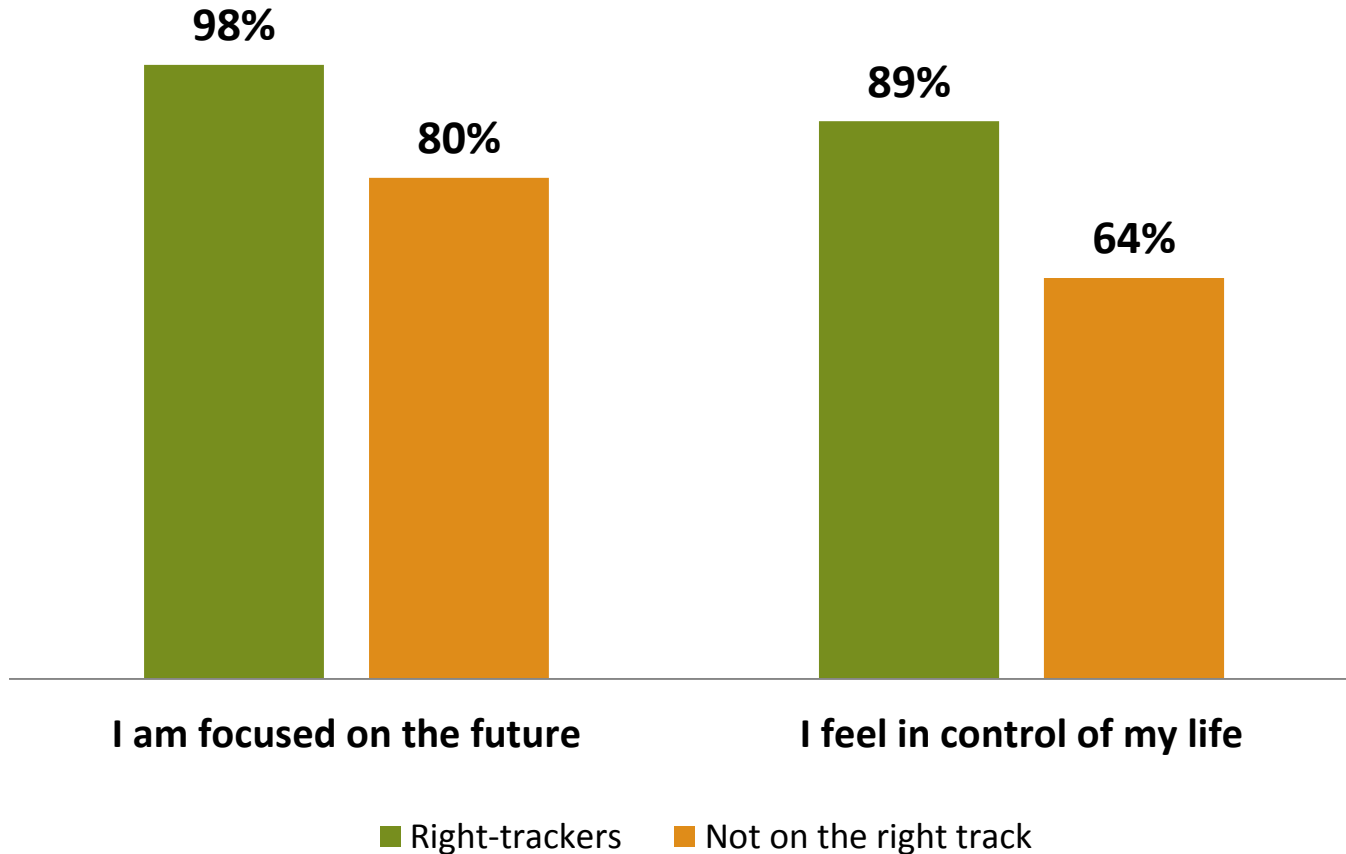
What expenses did you factor into your financial plan?

(Among those who have created one)



FACTOR 2: FORWARD-THINKING

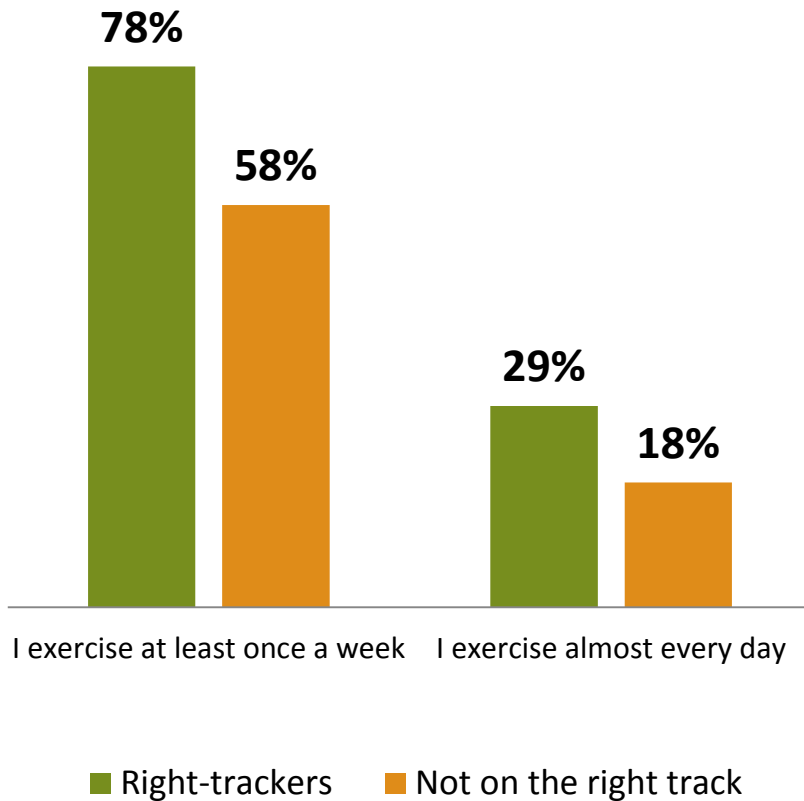
Right-trackers are more focused on the future and have a greater sense of control



Note: "In control" employees are defined as those who feel very much or somewhat in control of their personal or family life, health, life in general, and financial future.

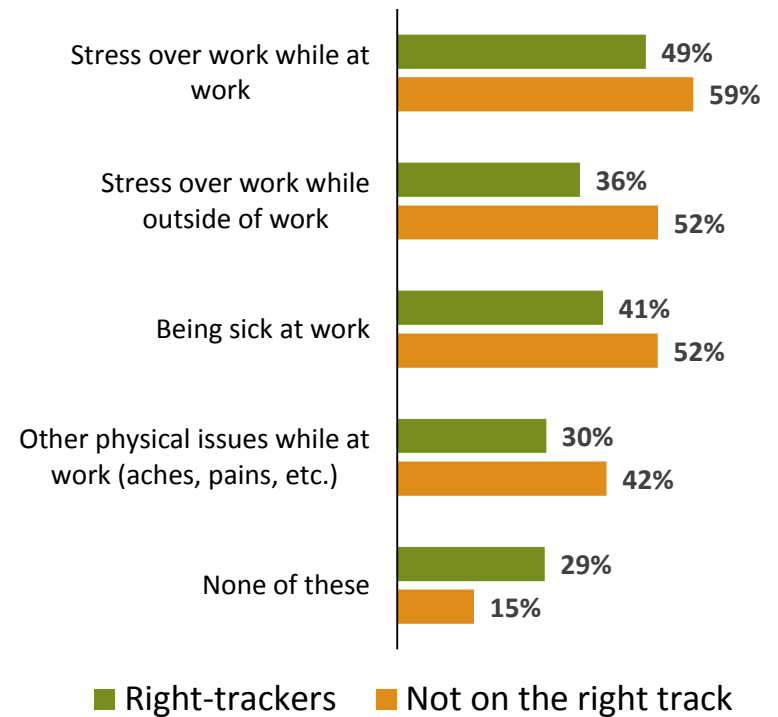
FACTOR 3: PHYSICAL HEALTH

Exercise habits of right-trackers vs. those not on the right track



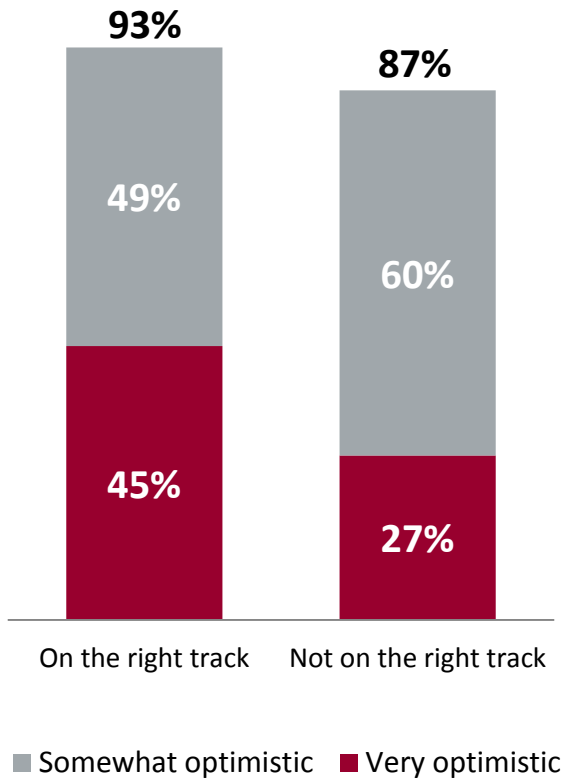
Right trackers are less likely to have physical issues that impact work

“Over the past year I have experienced...”

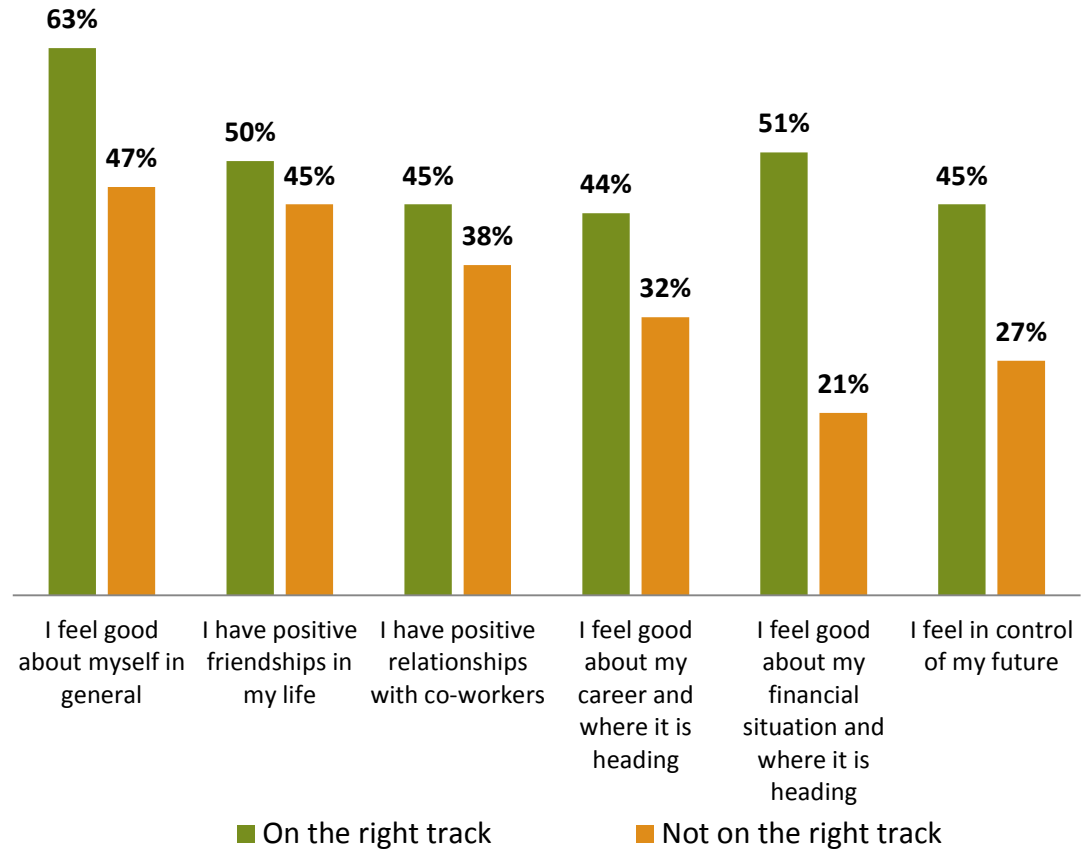


FACTOR 4: EMOTIONAL HEALTH

Right trackers tend to have stronger feelings of general optimism



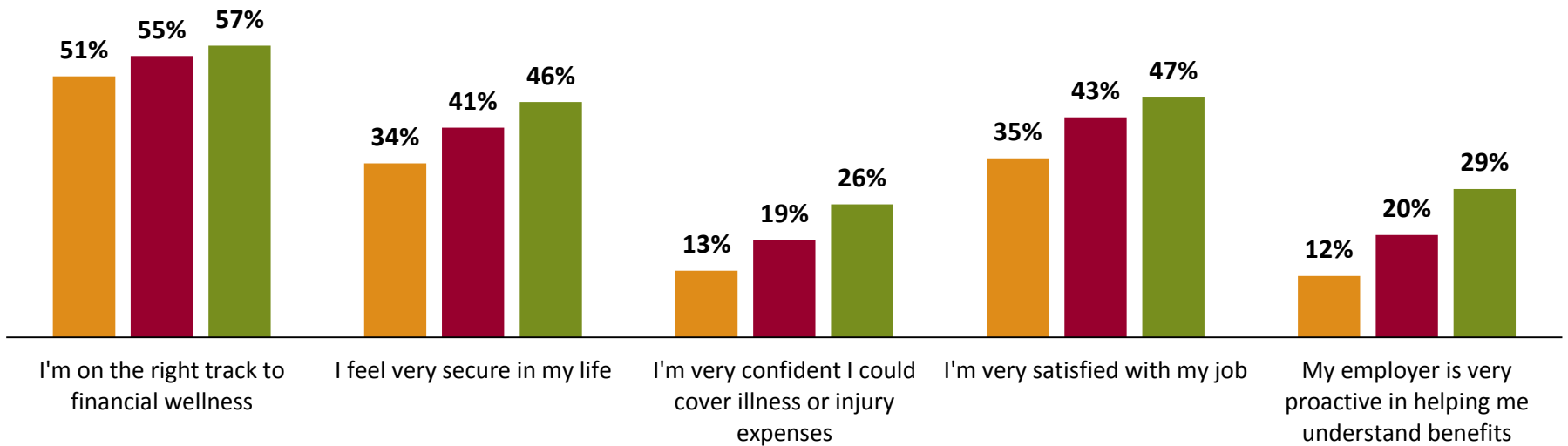
What makes you feel optimistic?
(Among those who say they are very or somewhat optimistic)



FACTOR 5: USE OF EMPLOYEE BENEFITS

The “Benefits Ladder” to Financial Wellness

■ Enrolled in 0 nonmedical benefits ■ Enrolled in 1 to 3 nonmedical benefits ■ Enrolled in more than 3 nonmedical benefits



*Nonmedical benefits include dental, vision, life, accident, disability, and critical illness insurance.

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 \$223 billion in assets under management as of June 30, 2016. Learn more at: www.LincolnFinancial.com. Find us on [Facebook](#), [Twitter](#), [LinkedIn](#) and [YouTube](#). To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>.



©2016 Lincoln National Corporation

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.