

## Take Charge America: Lincoln Financial Group Shares a Series of Actionable Tips Following Election to Help Americans Secure Sound Financial Futures

Lincoln Financial Group (NYSE:LNC) announced today the launch of a series of tips to provide Americans with actionable steps that help them achieve financial well-being. The company launched its latest "Take Charge" initiative following the presidential election, and the campaign includes short videos, articles on financial planning and personal finance, and a new series of advertisements.

"Americans took to the polls on Election Day with a voice that will influence the direction of the country for the next four years and beyond," said Dennis R. Glass, president and CEO of Lincoln Financial Group. "As we are focusing as a nation on our collective future, Lincoln Financial believes it's also important that people are reminded about steps they can take for their own financial tomorrows. By highlighting several tips and by providing education and awareness, we hope to build on the idea that financial preparedness is best when it's rooted in optimism, empowerment and action."

The three tips that Lincoln Financial is featuring as part of the campaign:

- **Plan with purpose** — When reviewing investments and solutions that can help grow and protect wealth, be sure to start with, and always have, a plan in mind. When there is an understanding of what is important and with a sound goal in mind, individuals are more likely to stay on top of their objectives.
- **Be engaged, no matter what** — Regardless of the economic conditions, stay on top of your investments. Do not toss account statements into a pile of unopened mail. Instead, identify what is working well and build on it; for what is not working well, rebalance portfolios as necessary.
- **Be a steward of your financial life** — Each person has an opportunity to take the right steps — whether large or small — that helps them achieve their short and long term financial goals. By being active in and responsible for a process that also includes support from a trusted financial professional, individuals can chart a solid path to the future.

One of Lincoln Financial's short videos included in the campaign shares perspective from Timothy Johnson, chief investment strategist for Lincoln Financial Advisors. It also features several Americans sharing their views on what lies ahead.

As part of the initiative, an extension of Lincoln Financial's "You're in Charge/Chief Life Officer" advertising and brand campaign debuted on Election Day. Running nationally through December 2, 2012, the advertising maintains the original themes of taking action, being empowered and remaining optimistic, but connects it to the electoral process, when America is even more focused on shaping its future.

"The ads portray each of us as the commander-in-chief of our own life," said Jamie DePeau, chief marketing officer for Lincoln Financial Group. "When it comes time to take the steps necessary to achieve a sound financial future, what goes on in the home office should be just as important as what goes on in the Oval Office. With the recent election as a backdrop, we hope our new advertising helps inspire people to take as active a role in their own future, as they take in helping to determine the future of America."

### About "You're in Charge/Chief Life Officer"

Lincoln Financial Group launched "You're in Charge/Chief Life Officer" in November 2011. The campaign is based on the principle that, when it comes to people's financial futures, Lincoln Financial believes everyone should be in charge. Advertising has appeared on business and lifestyle cable networks, in major national newspapers, on radio, in airport displays, and across the web. Lincoln Financial was recently recognized for the campaign by the Business Marketing Association's by being named the New York chapter's 2012 Communicator of the Year.

To view the ads that are a part of the original or extended campaigns, please visit the advertising page of the Lincoln Financial website.

### 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

\$174 billion as of September 30, 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](http://www.LincolnFinancial.com).

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