

The M.O.O.D. of America in 2015

Survey Finds Disconnect between Financial Optimism and Preparedness

Since 2011, Lincoln Financial Group has been conducting its “Measuring Optimism, Outlook and Direction” (M.O.O.D.) of America survey—a cross-sectional view of Americans’ attitudes and behaviors toward retirement, health, personal life, wealth and finances. Below are highlights from the 2015 key findings.

FINANCIAL OPTIMISM IS ON THE RISE



81%

feel optimistic about their financial future – up 13 percent from 2011

59%

expect their financial situation will improve in the next year – nearly twice the amount from 2011, when just 33 percent felt that way

83%

feel their lives are headed in the right direction – a significant increase over the 66 percent who felt that way in 2011

FINANCIAL OPTIMISM DOESN'T EQUAL PREPAREDNESS...



Only 1 in 5 Americans feel “very prepared” for



Retirement



Protecting their wealth



Handling income disruptions of varying durations

TOP BARRIERS TO PREPARING FOR THE FUTURE:

70%

Feel overwhelmed by insurance coverage options

67%

Feel overwhelmed by retirement planning

65%

Need to prioritize short-term expenses

37%



use advisors

30%



rely on a spouse or significant other

30%



conduct an online search

“IN CONTROL” EQUALS A TAKE CHARGE ATTITUDE

69%



Americans that identified themselves as being “In Control,” a mindset that reflects how comfortable respondents feel about their overall life, personal/family health and financial future. This number is up slightly from 2011 (66%).

In Control Americans that feel optimistic about their financial future versus 53 percent of their counterparts—they are more likely to own a variety of financial products in the insurance, annuity and retirement categories, as well as prioritize a number of actions to help create a more secure financial future.

94%



NOTABLE FINANCIAL PRIORITIES OF IN CONTROL AMERICANS:



70% being debt-free



66% Protecting my wealth, assets or savings



69% Making sure they have access to healthcare plans for themselves and their families



64% Paying my credit card bill(s) in full each month



62% Putting money away for retirement

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 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 \$222 billion in assets under management as of March 31, 2015. Learn more at: www.LincolnFinancial.com. Find us on Facebook, Twitter (@lincolningroup), LinkedIn and YouTube. To sign up for email alerts, please visit our Newsroom at <http://newsroom.lfg.com>

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LCN-1229454-061715

PDF 6/15 Z01

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