

# 2017 Resolution Solutions

Maximize Workplace Benefits Using Four Seasonal Steps

**56%**

of Americans surveyed say it's **hard to balance living in the moment** with **planning for the future**.\*

With 2017 around the corner, Lincoln Financial Group recommends that consumers think now about strengthening their overall financial situations. Start with a year-long resolution to maximize workplace benefits using four seasonal steps.

## Winter: Step 1 Boost Retirement Contributions

**\$24 billion\*\***

**Free money left on the table** each year by Americans who don't save up to the match in their employer-sponsored retirement plan.

## Spring: Step 2 Evaluate Old Retirement Accounts

**4.2 years\*\*\***

**Average amount of time** an employee stays in a job.

**Lots of jobs = lots of retirement accounts to manage**

## Summer: Step 3 Protect Your Paycheck with Disability Insurance

**12%\***

of Americans surveyed say they feel **prepared to handle an income disruption**

**Ask Employers About Disability Insurance**

It can supplement your income if you're unable to work due to an injury or illness.

## Fall: Step 4 Evaluate All Employee Benefits Options

**STOP**

**selecting the same coverages** year-over-year during open enrollment. Consider life changes and new benefits offered.

**1 Hour**

Minimum amount of time **you should set aside to learn more about your benefits.**

**Visit**

[www.lincolnfinancial.com/resolution1](http://www.lincolnfinancial.com/resolution1)

for more information on maximizing workplace benefits, as well as creating a larger financial plan for you and your family.

\* Data from Lincoln Financial Group's 2016 M.O.O.D. (Measuring Optimism, Outlook and Direction) of America survey.  
\*\* May 2015 Financial Engines report. \*\*\* Bureau of Labor Statistics, January 2016

Note: Steps are not firmly tied to any season in particular.

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