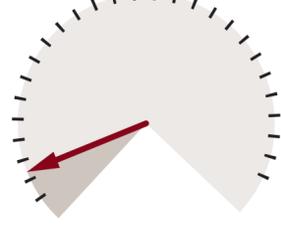


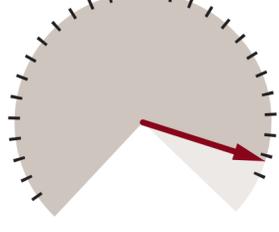
# Financial Focus: Goals and Reflections of Today's Consumer

A Lincoln Financial Group study gauges Americans' perspectives and emotions around personal finance, and progress — or lack thereof — toward financial goals

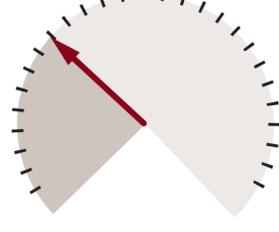
## Americans' Financial Feelings Today



**7%**  
feel  
"very well off"



**68%**  
feel "comfortable"  
or "stable"



**24%**  
feel they are  
"barely getting by"  
or "in trouble"

## Goals: Now, Later, and Lifetime

**Immediate**  
(New Year's  
Resolutions)



**Short-term**  
goals  
(2017)



**Long-term**  
goals  
(Lifetime)



**55%**  
made New Year's  
resolutions  
in 2017



**36%**  
focused  
on finances  
or career



**34%**  
have specific  
financial goals  
for 2017

Top financial  
goals:

- 1 Reducing debt
- 2 General savings/  
emergency funds
- 3 Retirement savings



**32%**  
say retirement is  
a top long-term  
goal



**17%**  
want to be  
debt-free

## Navigating potential roadblocks

### The debt epidemic

**50%**

say debt is  
a problem

**28%**

say they fear being  
unable to pay off debt

### The unexpected

**46%**

fear unforeseen health  
expenses, greater than any  
other financial concern

**28%**

worry about unexpected  
accident expenses

## Tips to navigate it



**Set formal goals  
to lighten debt**

Those with specific financial goals are four times more likely than those with no goals to feel they will be in a much better place financially in the next four years



**Don't sacrifice savings**

Focus on paying debt, but leave some room to save for the future — start with an employer retirement plan to benefit from the employer match



**Take advantage  
of workplace benefits**

Disability insurance protects your paycheck if you are unable to work due to an injury or illness

Accident insurance helps you pay for expenses not covered by medical insurance

Critical illness insurance provides funds to cover day-to-day expenses while you recover from an illness



**Explore ways to navigate today and  
save for your financial future, based on  
your current situation and priorities**

**Get started now**

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You're In Charge®

Source: Financial Focus: Goals and Reflections of Today's Consumer, Lincoln Financial Group, 2017. 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.

For more information about the study, [click here](#).

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