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KENSINGTON WEALTH PARTNERS, LTD. APPLAUDS OPTIMISM FOUND IN LINCOLN FINANCIAL GROUP'S M.O.O.D. OF AMERICA SURVEY

Americans Say Protecting Wealth is More Important Today than Five Years Ago

"In Control" Americans More Likely to Work with Financial Professionals

Columbus, Ohio (November 4, 2014) – According to the results of Lincoln Financial Group's (NYSE: LNC) latest Measuring Optimism, Outlook and Direction (M.O.O.D.) of America Survey, the majority of people polled (87 percent) are optimistic about their overall future.

Regarding their financial outlook, 83 percent of participants surveyed are optimistic about their financial future and 60 percent believe their financial situation will get better during the next year, which is nearly twice as many compared to 2011, when it was 33 percent.

While most Americans say they are optimistic about the future, Lincoln found that this did not necessarily translate into financial preparedness. For instance, although 58 percent of those polled say protecting their wealth is more important today than it was five years ago, fewer than 15 percent say they are "very prepared" to protect their wealth. And while Americans overall feel a bit more prepared for retirement – 58 percent in 2014 versus 55 percent a year ago – just 18 percent say they are "very prepared" for retirement, which is nearly flat from a year ago.

"With the ups and downs of the world and financial markets, some people have taken a back-seat approach to their financial future," said Paul Gydosh Jr., CFP[®], Managing Director of Kensington Wealth Partners, Ltd., a registered representative of Lincoln Financial Advisors Corp. "A financial professional can help you or us maximize our achievements in life and provide a secure financial future for your family."

Retirement preparedness is a different story for "in control" respondents. Nearly three quarters of study participants identified themselves as being "in control," a mindset that reflects how comfortable respondents feel about their overall life, personal/family health and financial future. In regards to their finances, 68 percent of those defined as "in control" say they are prepared for retirement and 23 percent say they are "very prepared."

Not surprisingly, those "in control" are more likely to rely on financial professionals for expertise and advice, with 42 percent of respondents saying they use them as a source, compared to 31 percent "not in control." These individuals were also found to be more likely to prioritize saving for retirement (69 percent) and protecting their wealth, assets and savings (68 percent).

"Financial planners help their clients convert optimism into action," said Gydosh. "Through education and comprehensive financial planning, we help our clients reach their financial goals, protect their wealth, and secure the outcomes they're looking for."

About the M.O.O.D of America Survey

Results for the current M.O.O.D. of America Survey are based on online research conducted by Whitman Insight Strategies (WINS), on behalf of Lincoln Financial Group. The research was conducted in late

March 2014, among 2,352 adults 18 years of age and older across the United States. The margin of error is +/- 1.9% at the 95% confidence interval for the entire sample. The sample was weighted by gender, age, region, race and ethnicity. Demographic weighting targets are based on the 2010 U.S. Census figures for adults 18 years of age and older. For more information about this survey, visit <http://beachieflifeofficer.com/landingpage/financial-planning-and-taking-charge-of-your-financial-future>.

About Kensington Wealth Partners, Ltd.

Kensington Wealth Partners, Ltd. is a premier financial planning organization located in Columbus, Ohio with clients in 19 states. Kensington Wealth provides comprehensive financial solutions and results to our clients, utilizing the most advanced technology and resources at both the local and national levels. It draws from the best minds in the field – portfolio specialists, advanced case designers and dedicated support personnel. That combined expertise helps the firm handle unique financial situations each day, week and month – year after year. For more information about Kensington Wealth Partners, LTD and its professionals, visit www.Kensingtonwealth.com.

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 \$216 billion in assets under management as of June 30, 2014. Learn more at: www.LincolnFinancial.com.

Securities and advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer (Member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies.

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