FOR RETIREMENT

Lincoln Financial Group℠

Retirement Plan Leader

Summer 2011

News from Lincoln Financial Group for retirement plan sponsors

Powering up for retirement: New study helps motivate employees

Americans of all ages face real challenges in securing enough assets to remain financially independent throughout their retirement. The availability of traditional pensions is on the decline, forcing future retirees to generate more from personal assets and consider working past the traditional retirement age.

To better help people prepare for a financially stable retirement, Lincoln Financial licensed a study to find out what helped today's retirees accumulate their savings. The new study segments retirees by those who achieved a baseline assets-to-income ratio of 10 upon retirement, the "10-Timers," and those who did not.

From this research, we've created the *Lincoln Retirement Power*℠ score. It's an assets-to-income metric calculated by dividing the sum of an individual's current investable assets (minus nonmortgage debt) by their current annual pretax income. The assets-to-income ratio of 10 (10X) is a baseline savings level that can serve as a conversation starter for retirement planning.

This 10X score is intended to be used as a starting point and as part of — not in lieu of — personal financial planning. Retirement income needs will vary from one individual to another. Therefore, individuals should work closely with financial professionals to determine whether 10X or a different number — higher or lower — is the appropriate long-term goal for them.

The findings show what 10-Timers say they did to build their retirement savings. The study reveals four practices 10-Timers consistently made use of, as well as three they did not. This insight can help generate effective communication and education programs, motivate employees, and drive participation and contribution rates.

To read the study and find out more about the four behaviors that helped top-saving retirees achieve retirement readiness, visit MyConfidentFuture.com/retirementpower.

Legislative update: Fee disclosure

As of July 15, 2011, the United States Department of Labor (DOL) extended the compliance deadlines for its fee disclosure rules to plan fiduciaries and plan participants.

Deadline for fee disclosure to plan fiduciaries

Service provider fee disclosure will now be due to plan fiduciaries by April 1, 2012.

Deadlines for fee disclosure to plan participants

Initial disclosure to participants must now be furnished by the later of: 60 days after the first day of the first plan year beginning on or after November 1, 2011, or 60 days after the effective date of the fiduciary-level fee disclosure rule (April 1, 2012).

Initial disclosure includes a comparative chart of the plan's designated investments, as well as Web-based updates, plan-related information and a glossary of financial terms. For calendar year plans, this initial disclosure must be provided by May 31, 2012.

The first quarterly disclosure of fees actually charged to participant accounts must now be furnished no later than 45 days after the end of the quarter in which the initial disclosures must be provided to participants and beneficiaries (i.e., no later than August 14, 2012 for calendar year plans).

Lincoln is committed to helping you comply with fee disclosure rules. Please contact your Lincoln representative with any questions.

Look for Lincoln — coming soon to an event near you!

At Lincoln Financial, we like to meet our clients face to face, so we keep a high profile at industry events nationwide. Look for us at conferences throughout 2011, and stop by our booth to tell us how we can better serve you and your participants.

Here are some of the places we'll be this quarter:

ASHHRA Annual Conference & Exposition

September 10 – 13, 2011

Visit the ASHHRA website for more information.

www.ashhra.org

Phoenix Convention Center, Phoenix, AZ

PSCA Annual National Conference

September 19 – 22, 2011

Visit the PSCA website for more information.

www.psca.org

The Mirage, Las Vegas, NV

Mid-Sized Retirement & Pension Management Conference

October 11 – 14, 2011

More details will be available soon at the conference website.

www.ucs-edu.net

The Westin Chicago River North Chicago, IL

ASHRM Annual Conference & Exhibition

October 16 – 19, 2011

Visit the ASHRM website for more information.

www.ashrm.org

Phoenix Convention Center, Phoenix, AZ

ASPPA Annual Conference

October 23 – 26, 2011

Visit the ASPPA website for more information.

www.asppa.org

Gaylord National Resort and Convention Center, National Harbor, MD

We have many more national and regional events lined up. To find out when we'll be in your area, please contact your Lincoln Financial representative.

You're in good company with Lincoln Financial Group

- Lincoln Financial partners with more than **29,000 plan sponsors** serving more than **1.4 million** plan participants.
- Through its affiliates, Lincoln Financial offers a **broad portfolio of products** and services: annuities, life, group life, and disability insurance; 401(k) and 403(b) plans; savings plans; and comprehensive financial planning and advisory services.
- Lincoln ranks **#6** in the 403(b) defined contribution market by assets, according to survey released in June 2011 by *PLANSPONSOR* magazine.
- A century of success is a strong measure of client satisfaction: The oldest Lincoln Financial Group® affiliate opened for business more than 100 years ago.

Hello future.®

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