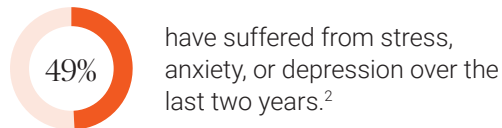
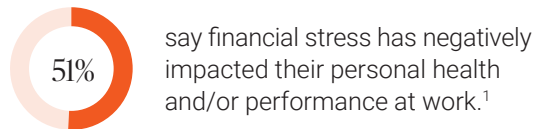


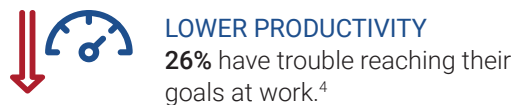
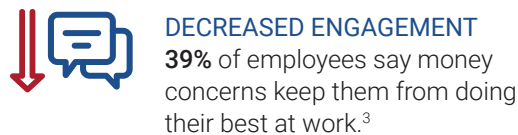
How financial stress impacts your employees—and the bottom line

Whether they're worried about paying off debt, saving for retirement, keeping up with rising healthcare costs, or making a big-ticket purchase, your employees are stressed about financial matters—and COVID-19 has only heightened their concerns. This financial stress, in turn, negatively impacts work performance and productivity.

Financial concerns affect physical and mental well-being.



Money worries impact performance at work.



The current environment is amplifying financial stress.⁵



91% of employees are concerned about financial wellness as a result of the current environment.

Top 5 concerns:

- 1 Not having enough emergency savings
- 2 Uncertainty about how to invest
- 3 Cybersecurity and protection against fraud
- 4 Lost income due to layoffs, pay cuts, or reduced hours
- 5 Not knowing how to manage finances



What is the cost of poor financial wellness?⁶

Every year, employers lose **\$500 billion** due to:



LOST PRODUCTIVITY
3.4 hours/week are spent on money worries



HIGHER TURNOVER
2.2x more are likely to seek new job opportunities

BOTTOM LINE?

11% – 14% of total payroll expense is “lost” due to factors related to poor financial wellness.



Want to know more about financial wellness? Please contact your Lincoln representative or go to LincolnFinancial.com/FinancialWellness.

©2020 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-3321990-110920

¹ 2019 Lincoln Financial Focus: Goals and Reflections of the Modern Consumer.

² Willis Towers Watson 2019/2020 Global Benefits Attitudes Survey, February 2020.

³ Ibid.

⁴ 2019 Lincoln Financial Focus: Goals and Reflections of the Modern Consumer.

⁵ Lincoln Financial, COVID-19 Sentiment Tracking Study, July 1, 2020 to July 14, 2020.

⁶ Salary Finance, The Employer's Guide to Financial Wellness, 2019.



This material is provided by The Lincoln National Life Insurance Company, Fort Wayne, IN, Lincoln Life & Annuity Company of New York, Syracuse, NY, and Lincoln Life Assurance Company of Boston, Dover, NH, and their applicable affiliates (collectively referred to as "Lincoln"). This material is intended for general use with the public. Lincoln does not provide investment advice, and this material is not intended to provide investment advice. Lincoln has financial interests that are served by the sale of Lincoln programs, products and services. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.