



P R E S E N T S

A large graphic consisting of a red square on the left and a smaller orange square on the right, partially overlapping the red one.

**THE
(UN)SPOKEN
PLAN**

A Financial
Conversation
Starter Kit

The Challenge

47%

of respondents struggle to talk about long-term financial planning with loved ones*

*2019 online survey of 1,380 US consumers 25+ by Toluna research in partnership with FCB New York and Lincoln Financial Group.

Learn more at lfg.com/unspokenplan. To request the research, call 844-752-2344.

If you struggle to have important financial conversations with loved ones, you're not alone.

A recent survey commissioned by Lincoln Financial revealed that 47% of respondents have trouble talking to loved ones about finances, even though nearly all (94%) agree that **finances are something we should be talking about.***

And people who have these conversations feel good about the outcomes.

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Among those who have talked to their loved ones about long-term financial planning:

86%

Feel confident they can retire when they want.*

95%

Feel more confident about their financial future overall.*

At Lincoln Financial, our goal is to help American families break the silence and have breakthrough conversations.

Because we believe that the more you talk, the better you can plan, protect and retire.



Preparing To Talk

*Come
from a Place
of Love.*

Here are some tips to keep in mind when approaching a financial conversation with loved ones:

Set up the conversation you'd like to have by establishing clear intentions.

Make it clear that you want to talk because you care. And that the conversation comes from a place of love.

Remind loved ones that the goal is to help you and them live better, more secure lives.

Recognize that a little goes a long way. You don't have to solve everything today.

Remember the sooner you start talking, the sooner you can worry less about the future and focus more on enjoying today.

The How

*Start by
Asking
the Right
Questions*

We've compiled a list of some key questions to help get the conversation going.

While not every question will apply to you and your unique situation, these questions can help you understand where you and your loved ones stand and how you can best move forward.

- 1 What do we want our retirement to look like? What do we enjoy today that we'd want to continue? What do we have today that we could live without?*

- 2 Do we know what our monthly expenses would be in retirement?*

- 3 If we live into our 90s, like many people today, what expenses might we have then that we don't have now?*

- 4 Do we know how long our current savings would last in retirement?*

...

The How

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- 5 Are we doing enough to protect our savings from market volatility?

- 6 What's the #1 thing each of us can do to prepare financially for the next 10 years? 20 years? 30 years?

- 7 Do we have life insurance? If no, what would we want it to cover? If yes, do we have enough? Should we consider increasing coverage?

- 8 What would happen if someone in our family was sick or injured and could no longer work? Would we receive income support through an employer?

- 9 Are there additional financial benefits or protections at work that we should be considering?

- 10 Do our parents have coverage for long-term care costs (like assisted living or caretaking), or would those kinds of costs fall to us? Do we have this kind of coverage for ourselves, or would it fall to our children?

●
The
Challenge

●
Preparing
To Talk

●
**The
How**

●
What's
Next

What's Next

Taking Action

Congratulations! Starting a financial conversation with loved ones is a difficult but important step toward building a brighter future.

What's next? Visit lincolfinancial.com to find tools and resources that can help you secure your family's financial future, no matter where you are in your financial planning journey.

And use our Find an Advisor tool to continue the conversation with an expert near you.





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the better
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START TALKING

