

# Challenge accepted

A history — and future —  
of taking action

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# Remember what we're made of

2020 was a year of unparalleled challenges that made us tune into our most fundamental priorities, like our health, our finances and our futures.

Having enough money for retirement, covering unexpected expenses, supporting our families and protecting our investments are all on our minds.<sup>1</sup> And if you're like many Americans, you may be wondering, **"Where do I go from here?"**

**The answer is simple: You go forward.**

As Americans, we've experienced adversity and unknowns before—but through it all, we went on to achieve great things. And it didn't happen by accident.

In the pages that follow, you'll learn more about how some of the most meaningful moments from our past have something in common—action and optimism—and how both can serve you well today as an individual and as an investor.

**Now comes your challenge:** As you think about your personal financial situation, you have an opportunity to take confident action.

**Do you accept the challenge?**



# How to keep moving forward

While many Americans are navigating unknowns, one thing we do know is that a path forward exists. Our history confirms it, demonstrating the actions and principles we need to tackle challenges, capture opportunities and make progress.

## Eight in 10 Americans said they experienced a major challenge in 2020<sup>2</sup>

- Mental health
- Job loss
- Financial insecurity
- Serious illness or injury
- Death of a family member or close friend

## Research shows us how to overcome challenges

By taking certain steps, it's possible to build the resilience that will help you adapt, grow and improve:<sup>3</sup>

- Develop goals and move toward them
- Maintain an optimistic outlook
- Take decisive actions

## Look to the past for inspiration

A Pew Research Center study shows that when Americans think back on the most significant historic events of their lifetimes, these three had some of the greatest impact.<sup>4</sup>



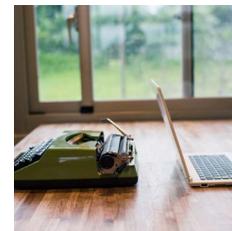
### Moon landing

A triumph of will and technology that shows us the value of planning and perseverance



### Response to 9/11

A time of overwhelming adversity that shows us the power of action and optimism



### Tech transformation

A period of rapid change and progress that shows us how vision and innovation drive results

# Your challenge:

Don't let today's obstacles hold you back from reaching your long-term goals.

- 1961: President John F. Kennedy set a goal to land an American safely on the moon by the end of the decade—yet, much of the technology needed to accomplish this didn't exist at the time.<sup>5</sup>
- While NASA's Apollo 11 program was not without setbacks, risks and unexpected problems, the team forged ahead, keeping their eyes on the goal, and breaking new ground to get there.
- July 20, 1969: Commander Neil Armstrong and lunar module pilot, Buzz Aldrin, landed Apollo 11 on the moon, becoming the first humans to set foot on the lunar surface—a moment that set us apart on the world's stage for our technological and economic brilliance, and showed the infinite power of perseverance in reaching any goal.

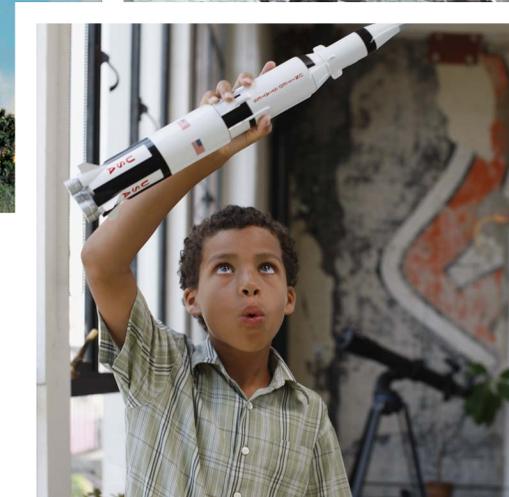
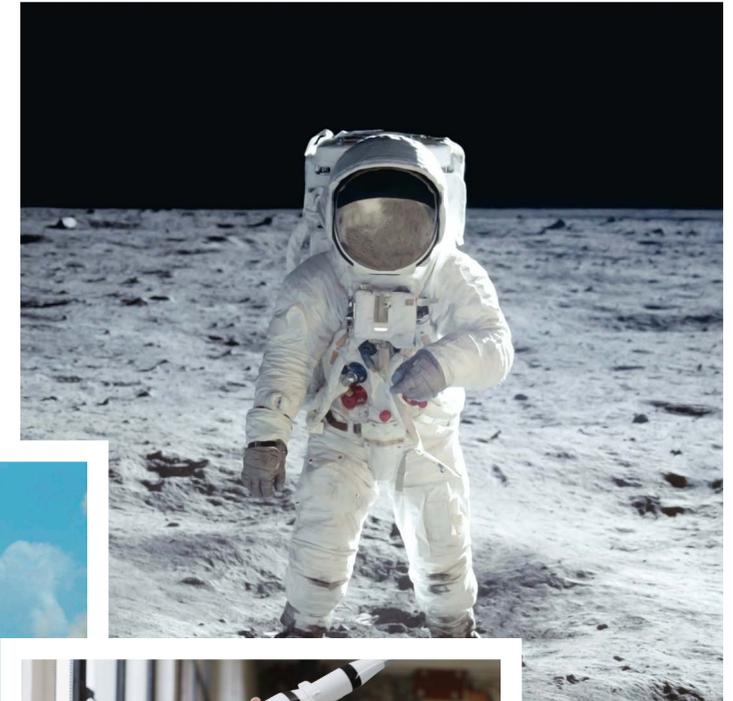
## What this means for you today



According to one study, you're 42% more likely to achieve your goals if you write them down,<sup>6</sup> and nearly half of investors agree that it's important to have a written financial plan.<sup>7</sup>

“That’s one small step for man, one giant leap for mankind.”

–Neil Armstrong





## Challenge accepted:

Establish or update your financial plan, and don't be derailed by bumps in the road.

No one can predict the future, but you can be ready for it. Goal setting is your most effective way to not only picture the results you want but also to plot out your moves, stay focused and own the outcome.



### Seek progress, not perfection.

Set yourself up for quick wins, which spur more action, by establishing meaningful yet attainable goals.<sup>8</sup>

#### Among those with financial plans:<sup>9</sup>



63% of investors have a greater feeling of financial stability, compared to those without a plan.



74% of investors are more likely to automate a portion of their income into savings.



### Rely on a trusted partner.

#### Don't go solo.

Talk with a financial professional. Share your goals and lean on their expertise.



Research shows that challenges look **20% steeper when viewed alone** as opposed to with someone else.<sup>10</sup>



Investors who work with a financial professional accumulate **270% more assets after 15 years** than those who don't.<sup>11</sup>

# Your challenge:

Use optimism as your fuel to push through adversity.

- Americans responded to 9/11, one of the most significant tragedies in our nation's history, with the courage to make the days that followed better.
- From the first responders who sprang into action, to the communities that came together to honor those we lost – we showed that strength and spirit prevail.
- Many individuals cite this response as a time when they felt most proud of America.<sup>12</sup>

## What this means for you today

4

setbacks

Optimists cite an average of four setbacks in their lives, but they're more likely than pessimists to recover, learn and move forward.<sup>13</sup>



“One of the worst days in America’s history saw some of the bravest acts in Americans’ history.”

–President George W. Bush



## Challenge accepted:

Move forward with a positive attitude.

An optimistic mindset has the power to help us keep going, even through overwhelming difficulty, and grow stronger. It starts with accepting that where there are negatives to overcome, there can also be positives to celebrate – in both cases, how you respond matters. And when it comes to your financial future, a financial professional can be the coach and advocate you need to help you keep a confident, positive outlook.

**Know that, as Americans, we are optimistic at our core.  
And it makes a difference.**



After experiencing a setback, 70% of optimists reported implementing improved financial habits.<sup>14</sup>

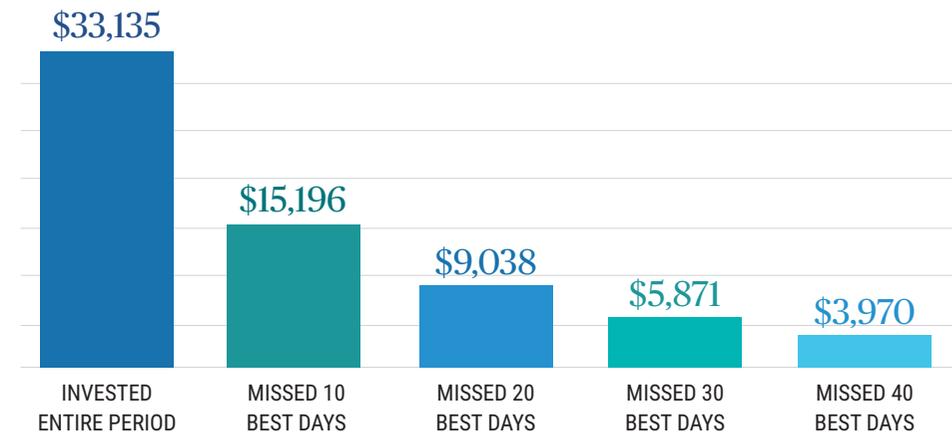


Optimists are seven times more likely to experience high levels of financial well-being and are more likely to meet their money goals.<sup>15</sup>

## Optimists stay invested.

And that can pay off in the long run.

Hypothetical value: \$10,000 investment in the S&P 500, from 9/1/2001 to 12/31/2020.



The Standard & Poor's 500®, which is an unmanaged group of securities, is considered to be representative of the stock market in general. An investor cannot invest directly in an index.

# Your challenge:

Use the power of forward thinking to create opportunities for growth and protection.

- From the personal computer going mainstream in 1981, to the rapid development of software that powers our workplaces and entertainment, we saw a digital explosion that continues through today.
- Companies driven by an insatiable need for progress – and now, industry giants, like Apple, IBM and Microsoft – saw that our lives would be inextricably linked to technology.
- Today, our smartphones and our hyperconnectivity to information are daily reminders of how we've adopted technology as an integral part of our day-to-day, and how their agility and innovation changed the way we live, work and plan.

## What this means for you today



As a result of the COVID-19 crisis, 67% of individuals are thinking differently about planning for their financial future.<sup>16</sup> Seek out solutions that can help you refine and adjust your plan, no matter what life – or the market – brings.



“Innovation distinguishes between a leader and a follower.”

–Steve Jobs



## Challenge accepted:

Look to financial innovation to adapt, fine-tune and be agile.

Imagine what 2020 would have looked like without the technology we have today. Past innovation has set us up to overcome the challenges of now, and we'll need to embrace current innovative solutions—for our lives and finances—to help overcome the challenges of tomorrow.

### You can address the issues impacting your portfolio today.



#### Market volatility

Market swings could result in emotional decision-making, and that could lead to investor underperformance. Successful investors see the value in looking ahead.



#### Low interest rates

With interest rates near all-time lows, it may be a good time to review the risk/return profile of your portfolio and assess any impact to your retirement income plan.



#### Taxes

Investing in a tax-advantaged vehicle can help investors enjoy more potential total income in retirement versus investing in a taxable account.

### Talk to a financial professional to consider new, forward-thinking solutions to help meet your objectives.

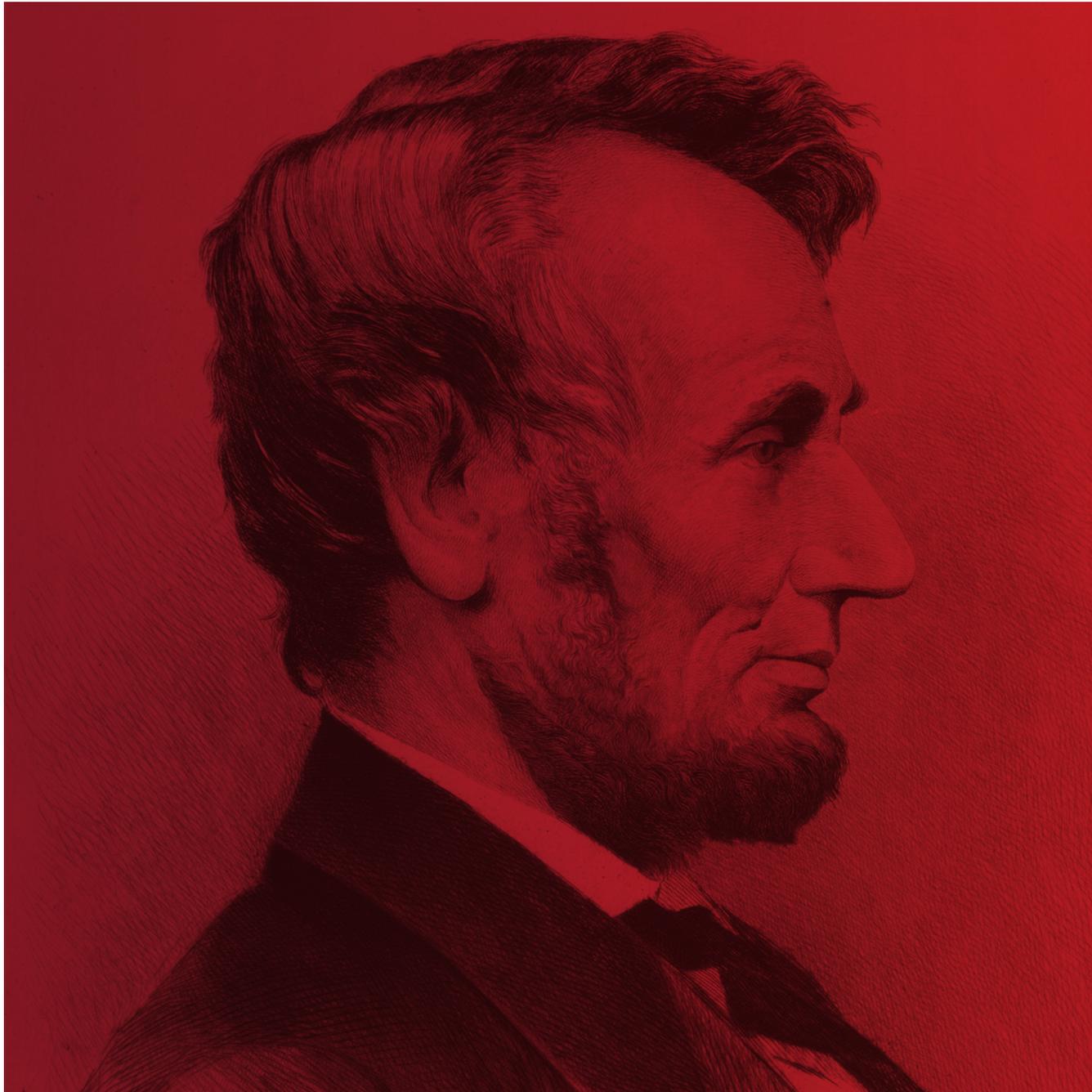


**1 in 5 Americans** feel that better understanding the products and solutions available to them would help them stay on track to meet their financial goals.<sup>17</sup>

That's where a financial professional comes in. They have the expertise to understand and communicate how financial product innovations and strategies can apply to your portfolio and align with your objectives.

#### At Lincoln, we are constantly innovating, and we offer a range of solutions that can help you:

- ✓ Stay committed to saving and investing
- ✓ Balance protection and growth in your portfolio
- ✓ Protect your income in retirement
- ✓ Plan for future long-term care expenses
- ✓ Protect your loved ones



## You've got this.

The world will continue to change. There will be new challenges, and you can rise to meet them. As Americans, our tireless drive to push forward doesn't just live in the past – it's in us all, every day, no matter what's going on around us. Use it to inspire the decisions that will help shape your future.

## You've got us.

As you move forward to where you want to be, know that you can rely on the support, strength and confidence of Lincoln through whatever comes your way. We're in this together – challenges and all.

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- <sup>13</sup> See note 8.
- <sup>14</sup> Ibid.
- <sup>15</sup> Ibid.
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