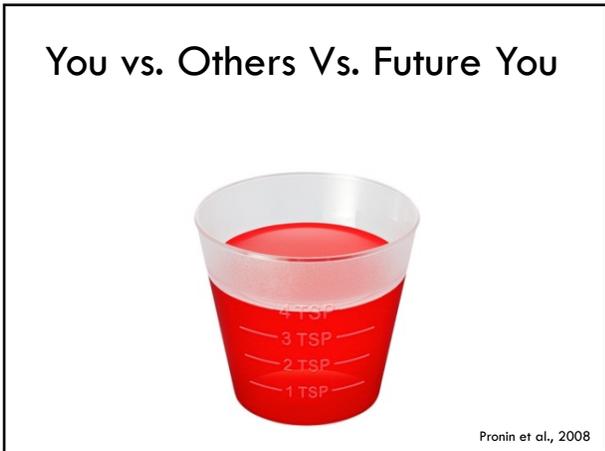
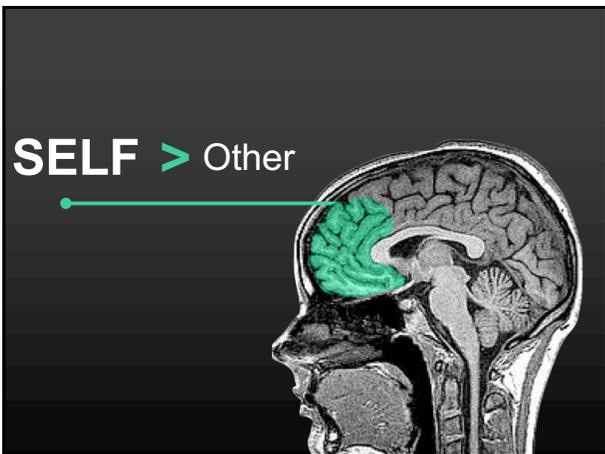


**Do we think of
the future self as
another person?**



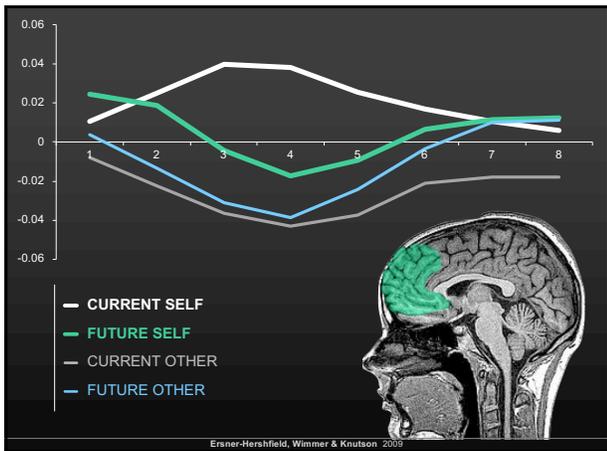


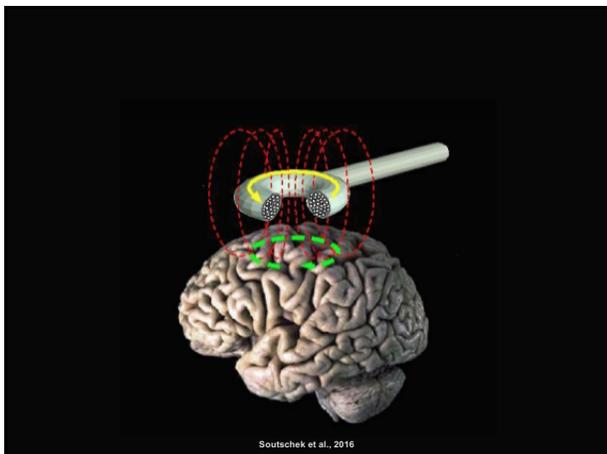


FUTURE SELF

Trustworthy

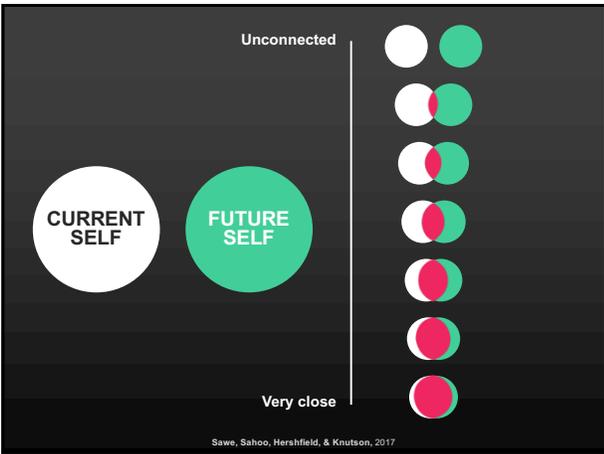
Very Unlike Somewhat Unlike Somewhat Like Very Like

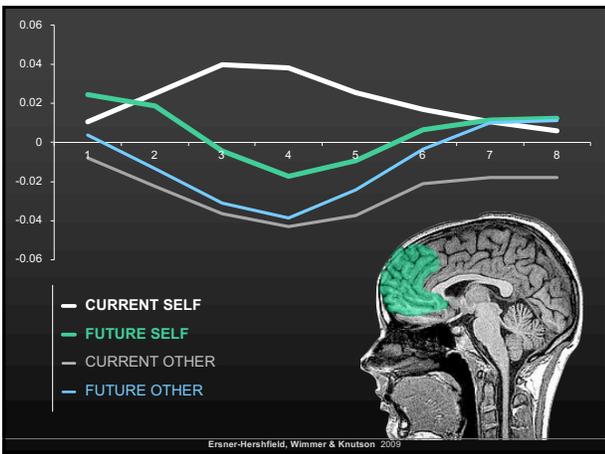






**Do relationships
with future selves
matter?**







How can we combat this tendency?





Lincoln
Financial Group

HOME MY ACCOUNT ABOUT LINCOLN FINANCIAL PRODUCTS RESEARCH & ANALYSIS PLANNING TOOLS LIFE TRANSITIONS RI

~ IF YOUR FUTURESELF COULD TALK TO YOU ~
WHAT WOULD IT SAY?

Login Register Now
Account: Account Selection Help
Username: Forget login info?
Password:
Remember Me Login

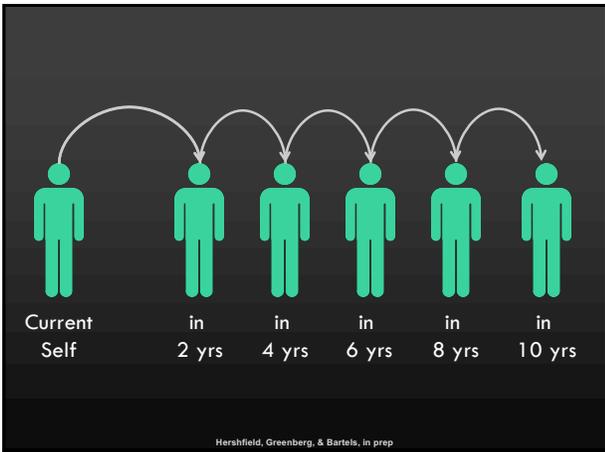
Heys
Glad you made it.
That means good things
for us in the future.
-Your FUTURESELF
-> See Your Future

Information for Financial Professionals
Lincoln Financial Distributors Log
Life Transitions to Prepare For
Understanding Income Management
Products for Individuals

Information for Employers
Lincoln 403(b) SURESM Advant
Pension Reform Article
Guides and Worksheets
Products for Business







We urge you to consider your **long-term interest** and to start saving more now. After all, **your long-term well-being is at stake**. Your decisions now will determine how much **money is available to you when you retire**.

Bryan & Hershey, 2012

We urge you to consider **the responsibility you have to yourself in retirement** and to start saving more now. After all, **your "future self" is completely dependent on you**. Your decisions now will determine how much **financial security your future self can count on**.



Hershey & Shah, in prep

Some Solutions

- Encourage pre-commitment
- Enhance vividness of future self
- Boost sense of similarity
 - Write a letter
 - Remind people of continuity
- Invoke sense of responsibility
- Draw on experiences with past self*



