



Cherry Hill Financial Planner Earns Prestigious Designation

Retirement-focused Study Program Helps Prepare Advisors to Help their Clients Meet Today's New Retirement Challenges

Cherry Hill, NJ 12/06/07 - Lincoln Financial Advisors (LFA), the client advisory arm of Lincoln Financial Group, announced today that Philip R. Stern CPA, CFP, has earned the prestigious Chartered Retirement Planning Counselor (CRPC®) professional designation.

Lincoln and its financial advisors understand the changing needs of retirees and the unique challenges they face; particularly, that individuals frequently seek guaranteed sources of income throughout the duration of their retirement. A Lincoln financial advisor can prepare individuals for the series of transitions faced during retirement and work with individuals to help minimize their exposure to various risks.

The CRPC® designation achieved by Philip R. Stern CPA, CFP, takes that idea a step further, and is the result of studying a rigorous series of retirement planning topics, followed by a thorough examination. It is administered by the College for Financial Planning, which has been educating the nation's top financial advisors since 1972.

Achieving the CRPC® designation helps advance the Lincoln Financial Advisors' goal of providing client-centered planning services, and preparing clients to navigate the changing retirement landscape with confidence.

About Lincoln Financial Group

Lincoln Financial Advisors is the marketing name for Lincoln Financial Advisors Corp., the client services division of Lincoln Financial Group, and is a member of both FINRA and SIPC. Consisting of many full-service financial planners throughout the United States, Lincoln Financial Advisors professionals offer planning and advisory services, retirement services, life products, annuities, investments, and trust services to affluent individuals, business owners, and families.

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in Philadelphia, the companies of Lincoln Financial Group had assets under management of \$251 billion as of September 30, 2007. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life and disability insurance; 401(k) and 403(b) plans; savings plans; mutual funds; managed accounts; institutional investments; and comprehensive financial planning and advisory services. Affiliates also include: Delaware Investments, the marketing name for Delaware Management Holdings, Inc. and its subsidiaries; Lincoln Financial Media, which owns and operates three television stations and 18 radio stations; and Lincoln UK. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.
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