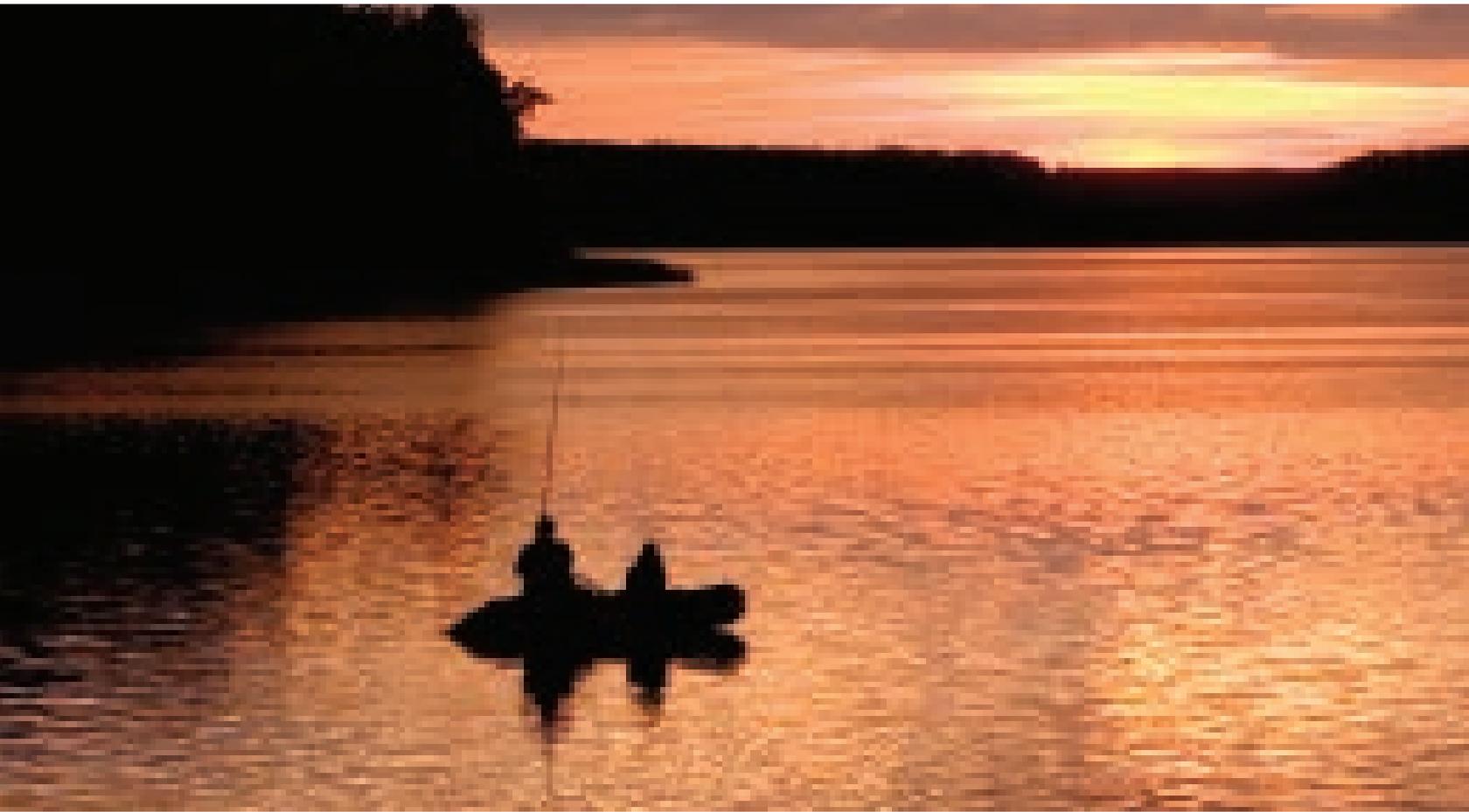


A Legacy of Trust

# PLAN BIG AND DREAM BIGGER



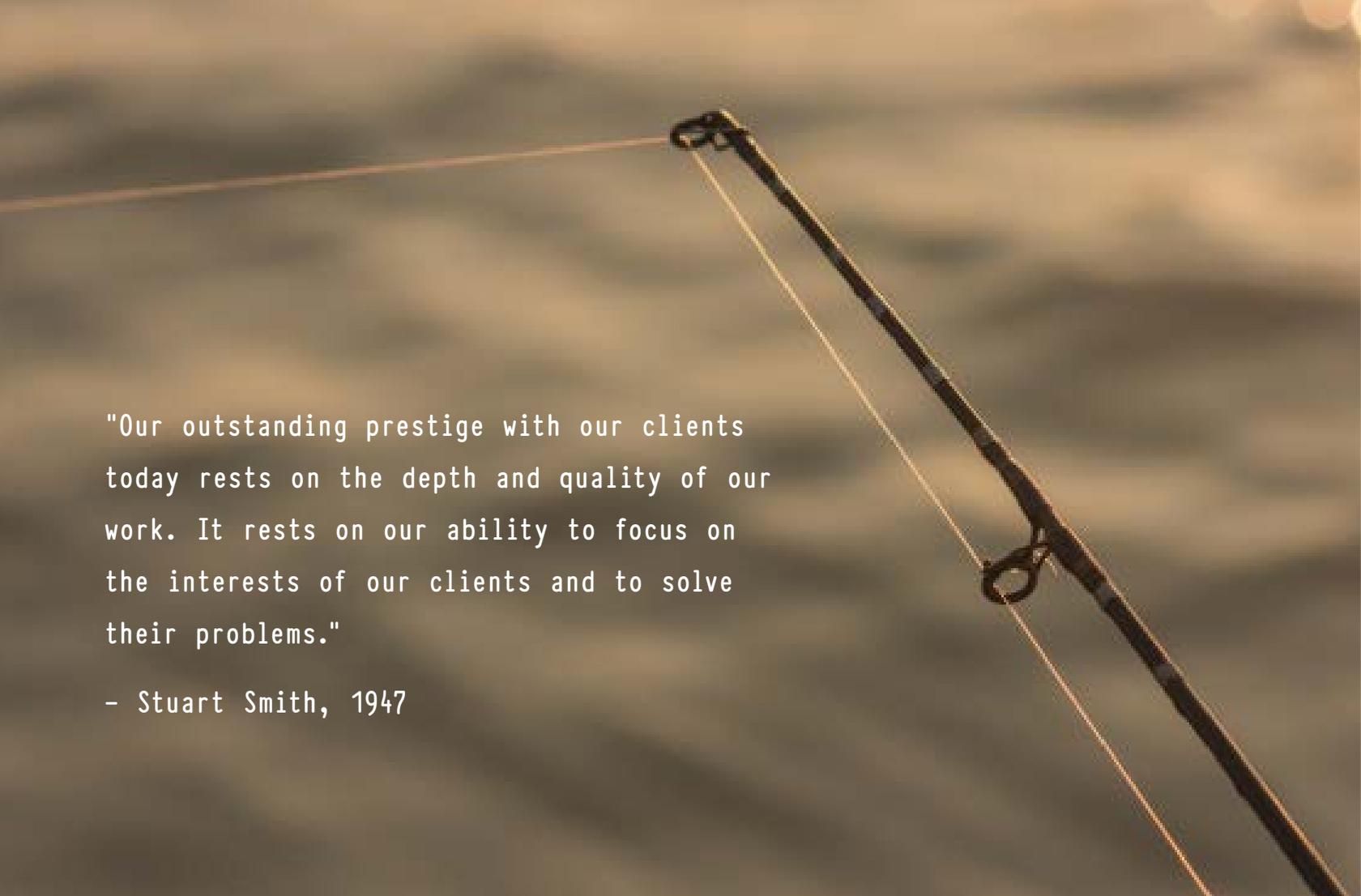
**Life talks...**





## **Lincoln Financial Advisors listens**

When you retain Lincoln Financial Advisors, you benefit from personal service and our prodigious financial experience. We take the time to fully understand you and your needs. Then we provide you with the information, advice and alternatives you will need to make the appropriate decisions about your financial future.



"Our outstanding prestige with our clients today rests on the depth and quality of our work. It rests on our ability to focus on the interests of our clients and to solve their problems."

- Stuart Smith, 1947

## A plan for your future

Based on experience with our clients, we have developed a finely tuned process that will lead you through the six stages of financial planning. This detailed and comprehensive process has received national recognition from the Financial Planning Association (FPA®). The following section details our process (see the chart on the next page for a graphic overview).

### Establish and define the client-advisor relationship

We begin by discussing how we can work together to develop and implement your financial plan. We need to understand your financial situation, but we also want to help you define your goals. We start the process by:

- Discussing your situation
- Establishing a fee
- Securing basic documents

## Gather client data, including goals and expectations

The more detailed information we can obtain, the more customized and accurate your personal financial plan can be. We conduct a holistic audit of your current estate, investment and business owner situation (if applicable). Based on this information, we develop a comprehensive financial condition model of your current situation, including cash flow, tax reduction strategies and estate distribution projects. Highlights of this stage include:

- Formalizing our working relationship
- Gathering appropriate financial data, objectives and risk tolerances
- Discussing and establishing goals
- Discussing attitudes, views and concerns

## Process and analyze information to determine financial needs

We analyze information gathered from the financial condition model to identify gaps and opportunities between your current financial planning and your objectives and risk tolerance. This helps us determine to what level you are meeting your financial goals with your current strategy. This stage focuses on:

- Reviewing your data and assessing your status relative to goals, objectives and attitudes
- Analyzing and evaluating your current financial status
- Confirming and clarifying your data
- Preparing a preliminary plan
- “Trying-on” ideas, including key advisors, as needed, and refining recommendations



## Develop and present financial planning recommendations and/or alternatives

Based on your input and our analysis, we offer alternative strategies and identify solutions that are an appropriate fit for your personal situation, and most importantly, are consistent with your objectives. This stage – one of the most important in our process because it is where the financial planning takes shape – includes:

- Presenting a final plan document
- Answering questions
- Establishing an action plan

## Implement the financial plan recommendations

We present the specific recommendations that will help meet your needs, and discuss the pros, cons, risks and costs for each recommended alternative. This helps ensure that you will make an informed decision. Some aspects covered in this stage are:

- Coordinating with your other advisors
- Reviewing and recommending specific financial products necessary to implement the plan
- Assisting you in implementing the plan

## Review the financial plan recommendations

Many factors can impact the viability of your financial plan in the future – a life event, unexpected expenses or income, a change in taxes, etc. We meet with you to check the status of the plan by comparing actual results to initial assumptions to determine if adjustments need to be made. This final stage of the process centers around:

- Analyzing ongoing issues
- Making adjustments as your situation changes
- Keeping your financial plan updated and current



## Our services

### Investment Planning

We rely on core principles developed and tested since the inception of our firm. These principles are:

- Asset allocation provides the foundation to managing portfolio risk and volatility
- Tax efficiency and asset location are critical
- Portfolio expenses must be scrutinized
- No single money management firm can be all things to all people
- Our most important role is to be an objective advocate; our goal is to control costs, be tax efficient and manage risk, which provides the most effective way of helping you toward your goals.

We leverage the power of technology to drive our disciplined five-step investment process:



#### Investment Planning

- Step 1 – Advice and planning
- Step 2 – Portfolio modeling, analysis and design
- Step 3 – Investment policy statement (IPS) development planning

#### Implementation

Implementation takes the IPS one step further by clearly defining the specific investments to be included in the portfolio and proposing how, when and where they should be incorporated. Our investment management platform offers:

- Step 4 – Implementation, manager search and selection
- Step 5 – Ongoing monitoring, due diligence and reporting\*

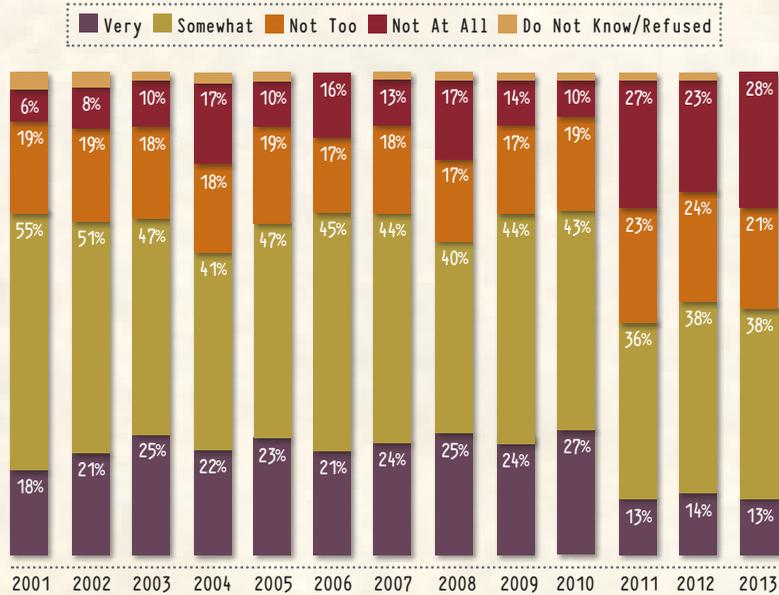
\*Available through our investment advisory programs.

### Estate/Asset Protection Strategies

We strive to provide for financial security in life and to maximize the estate for heirs following death. We consider:

- Will and trust design strategies
- Property ownership alternatives, including the review of titling to coordinate with your overall plan
- Estate tax reduction techniques
- Life insurance analysis
- Qualified plan distribution alternatives
- Family-gifting strategies
- Charitable planning
- Employee stock option analysis

## Retirement Confidence Through the Years<sup>1</sup>



## Retirement Planning

The 2013 Retirement Confidence Survey found that only 13% of workers are very confident they will have enough money in retirement, and 69% of workers plan to work for pay after they retire.<sup>1</sup> Further, 66% of workers and their spouses reported they have saved for retirement – a decline from 75% reported in 2009.<sup>1</sup> And the percentage of workers currently saving for retirement has declined from 65% in 2009 to 57% in 2013<sup>1</sup>. To help guide you toward retirement income security, we offer:

- Needs assessment
- Retirement income modeling
- Benefits analysis
- Distribution options

## Contingency Planning

The probability that you or your spouse will require home health care or nursing home assistance, or suffer a disabling injury or illness is greater than you might think. Consider these facts:

- 70% of people turning age 65 can expect to use some form of long-term care during their lives.<sup>2</sup>
- 50% of people who enter a care situation are penniless within one year.<sup>3</sup>
- 5.1 million American workers suffered medically consulted injuries.<sup>4</sup>
- A medically consulted injury occurs every 3 seconds in public places (excluding motor vehicle injuries, which occur every 9 seconds).<sup>4</sup>

If your clients have assets to preserve, then long-term care insurance and disability income insurance should be considered, because protecting against these potentially catastrophic costs is an essential part of astute financial planning.

<sup>1</sup> Employee Benefit Research Institute and Matthew Greenwald Associates, Inc. "2013 Retirement Confidence Survey."

<sup>2</sup> Medicare and You 2012, www.Medicare.gov, 2012.

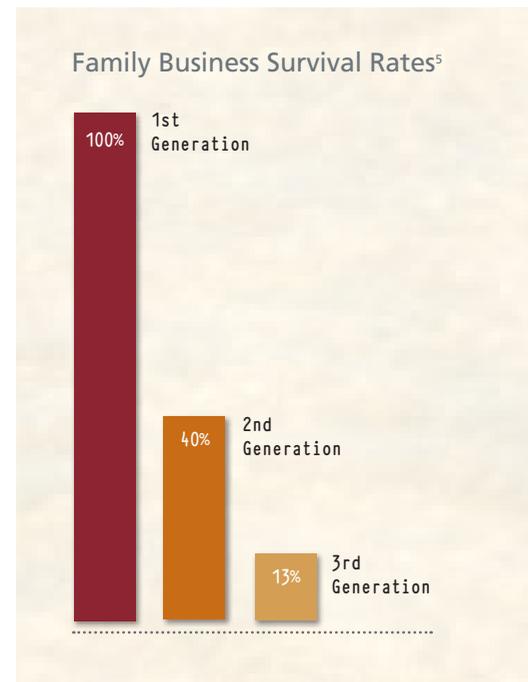
<sup>3</sup> Some Thought-Provoking Long-Term Care Statistics, www.prepsmart.com, cited as of 8/26/2013.

<sup>4</sup> National Safety Council, "Injury Facts," 2011 edition.

## Business Owner Planning

Small businesses are central to the U.S. economy. The 30 million small businesses in the United States employ 53% of all U.S. workers and create 64% of all new jobs.<sup>5</sup> Yet only 40% of these businesses survive into the second generation, and only 13% will still be around by the third.<sup>6</sup> The reasons are varied, but include family conflict, failure to design a proper succession plan and federal estate taxes. To avoid a similar fate, business owners need a plan. We can help you structure and implement a plan to help you toward your objectives in the following areas:

- Business succession planning, which may include dispositions during life and at death
- Executive compensation plans
- Employee group benefits



## Exit Planning Strategies

We can assist business owners and key executives of closely held or family owned businesses as they work to maximize their equity. Our efforts are specifically directed to protecting assets, transferring the business, building for retirement, and preserving their wealth. From business valuations to growth and exit strategies, we pride ourselves on delivering a wide range of value-building tools. We provide the following integrated platform to those who retain our services:

- Business Owner Planning to Privately Held and Family Owned Businesses
- Business Valuation\*
- Value-Building Programs\*
- Business Loans\*
- Private Placements\*
- Buy-Sell Analysis and Funding
- Qualified and Non-Qualified Deferred Compensation Plans
- Key Executive Protection
- Employee Benefits Programs
- Exit Strategies\*
- Mergers & Acquisitions Advisory Services\*
- Business Succession Planning
- Sale of Business\*
- Wealth Preservation Planning

\*Available through access to 3rd-party unaffiliated resources.

For most business owners, much of their net worth is tied up in the family business. Doesn't it make sense to coordinate this with all the other areas of their personal financial planning? We believe so.

<sup>5</sup> The Bureau of Labor Statistics, 2012.

<sup>6</sup> "Facts About the Family Business," Center for Family Business, [www.business.fullerton.edu](http://www.business.fullerton.edu), 2012.



## Serve First, Last and Always<sup>SM</sup>

Our firm's philosophy – "Serve First, Last and Always<sup>SM</sup>" – was conceived over 60 years ago by legendary manager Stuart Smith and still drives our business today. As part of this philosophy:

- We provide solutions and alternatives, but each client makes the final decisions about their own financial future
- Each financial plan is systematically reviewed to ensure it remains consistent with the client's long-term goals and objectives, and is aligned with our changing world
- Each client receives confidential, highly customized, personal service

Abundant intellectual capital is one of our greatest strengths. Our firm's resources are managed nationally, but deployed regionally and locally. Because we provide a deep level of expertise and resources, our financial planners receive consistent, high quality functional support that enables them – and ultimately you – to receive the very best thinking our firm has to offer.

We utilize a team approach – anchored by our highly skilled advisors, who are responsible for managing all pertinent aspects of financial planning. Additional support is obtained, when necessary, from local and national teams that consist of industry specialists who have strong technical backgrounds in all areas of financial planning. This business model allows our financial planners a high degree of autonomy so that they can focus solely on assisting clients toward their financial goals.

Some needs are solved with financial products. Objectivity is the key to our process. Our open architecture platform gives our financial planners access not only to Lincoln products, but also to products from other highly rated companies, private money managers, thousands of mutual funds managers, exchange traded funds, individual issue stocks, bonds, TIPS, public and private REITs, and hundreds of fixed and variable annuity contracts.

As a company, we believe in providing our clients with clarity and solutions that help meet their needs. We believe that long-term relationships are more important than short-term gains, and will never sacrifice the former for the latter. Conviction in what we do; the courage to get our clients to take action; competency based on continuing education and training; bringing national resources together on a team that will benefit each client; and communication that builds understanding and trust – these are the key qualities of "Serve First, Last and Always<sup>SM</sup>." And these are the commitments we make to each of our clients.

If you'd like to create, preserve  
and protect your legacy, the  
partner of choice is clear.

**Lincoln Financial Advisors.**



## Advice & Solutions

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. We provide advice and solutions to help people save for tomorrow, secure and maximize their income, protect themselves and their loved ones, and prepare for the unexpected.

*Lincoln Financial Group, headquartered in the Philadelphia region, is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life and disability income insurance; 401(k) and 403(b) plans; retirement savings plans; mutual funds; managed accounts; institutional investments; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit [www.lincolnfinancial.com](http://www.lincolnfinancial.com).*

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The Financial Planning Association® (FPA®) owns the FPA Alliance mark and recognizes Lincoln Financial Advisors for its commitment to support FPA's primary aim and principles of financial planning.



You're In Charge®