Creating the future you want is clearer than you think

One-on-one financial planning

Lincoln Financial Advisors®

A member of Lincoln Financial Group

A complementary fit

Your financial needs, Our custom solutions

Sound financial health. It takes in-depth analysis. It takes careful planning. It takes solutions, tailored to help meet your unique requirements. At Lincoln Financial Advisors, we employ a disciplined, structured approach to financial planning which, by design, ensures that we incorporate all of your needs, goals and objectives, in developing a financial plan that's appropriate for you.

Lincoln Financial Advisors is a nationwide organization of financial planning professionals who specialize in identifying and resolving complex estate, business transfer, retirement and investment problems. We have a long and proud history of helping to meet the needs of business owners, executives, professionals and retirees.

Our process proceeds through two primary steps: first, to fully understand and analyze the specifics of your financial situation and, then, to provide you with the information, advice and alternatives you need to make the appropriate decisions about your financial future. Each of our financial plans is designed to help meet your unique needs, circumstances and objectives.

The key pieces of a sound financial plan

All of our plans include a comprehensive evaluation and analysis, and recommendations in one or more of the following areas:

Estate planning

Estate taxes can significantly shrink the size of your estate. Proper planning is critical to help minimize estate settlement costs and provide a comfortable living for your family. We provide advice on issues including property ownership, distribution strategies, estate tax reduction and tax payment techniques.

Business owner planning

If you are a business owner, we help you to decide whether to keep or sell your interest at death, disability or retirement. Whatever your decision, we help assist you in retaining its value for you and your family. We will also evaluate the tax consequences of your options and help you reduce their impact at the time of transfer.

Retirement planning

With retirement often lasting for 20 years or more, many of our clients are concerned about outliving their savings. To avoid a savings shortfall, it is critical to spend time now to help ensure that you will have the capital to afford the retirement lifestyle you desire. We'll help you choose the appropriate techniques to accumulate wealth for retirement income and offer sound alternatives for asset allocation and income distribution following retirement.

Investment planning

In today's economic environment, obtaining investment information is easy; choosing the investments that are right for you is much more difficult. We assist you in identifying your investment objectives, evaluating your risk tolerance, analyzing your current portfolio, developing an appropriate asset allocation strategy and recommending various alternatives tailored to help meet your individual needs and goals.

Putting the whole picture together

You'll find that working with Lincoln Financial Advisors is a unique experience. Through our registered investment advisor, you will have access to asset allocation and financial planning services. Our financial planning process puts the emphasis on you and your needs, not on a prepackaged set of solutions or ideas. We are committed to providing you with the information you need to make timely, informed decisions about your financial future. The benefits of this approach are quickly apparent: you enjoy a greater understanding of the impact of various options and are better positioned to make the appropriate decisions for yourself and your family.

In addition to our educational approach, other benefits that a Lincoln Financial Advisors representative can offer are:

Exclusivity

We do not claim to be all things to all people. We work with high net worth business owners, professionals, executives and retirees – people who are responsible, respected leaders in their industries, professions and communities. By limiting our scope, we have developed a detailed understanding of the unique problems and opportunities that our clients face. And that translates into our ability to help you toward your financial goals.

A model approach

Effective financial planning is only possible with the help of good modeling. Our proprietary software allows us to create an individualized financial condition model that:

- Addresses your needs and objectives in a way that fully takes into account the long-term impact of taxation, inflation and each of the financial strategies you have already implemented or plan to implement;
- Projects your annual cash flow – income and expenses – and your asset growth over the full length of your life expectancy; and
- Estimates, at various points in time, the size of your net worth, your savings and investments, and your estate.

With our sophisticated modeling, we can help you determine the adequacy of your current financial situation, show how a given financial planning strategy that you have already implemented or are considering compares to other available strategies, and demonstrate what may happen to your current financial plan if you should experience significant changes in your personal or family situation, taxes, inflation or investment returns.

Coordination of services

Many of our clients have trusted, long-term advisors – perhaps an attorney, a CPA or both – who have done much of their planning work (wills, trusts, business agreements, retirement plans, etc.). Our work supplements and coordinates the services these advisors provide. While each of your existing advisors is a focused specialist, we look at the various pieces of your financial picture and put them together by using a cross-disciplinary approach to help you toward your objectives. We also work closely with your advisors to ensure that the alternatives you choose complement any existing business, estate tax or investment strategies.

Strategy implementation

In addition to outlining various alternatives for your consideration, we can, if you desire, help you to implement the decisions you make. Through Lincoln affiliates and other fine companies, we offer an extensive portfolio of insurance products, including individual and survivorship whole life, universal life and variable universal life, as well as term insurance.

To complete our portfolio, we also offer a full range of investment products through our broker-dealer.

With access to so many products and companies, you can be confident that we will provide you with some of the most innovative, appropriate and objective solutions to your financial problems and needs.

Follow through

Your relationship with Lincoln Financial Advisors doesn't end once we complete our work and you implement your financial plan. Because your personal situation and objectives are not static, the plan you develop today will rarely meet all of your needs in the future. By periodically meeting with you, we will analyze any changes in your financial situation, evaluate their impact on your current plan, and recommend alternatives as necessary. This often-ignored step is critical to help ensure the long-term benefit of the financial planning process for you and your family.

A client-centered philosophy

Our overriding philosophy – the one that uniquely defines the way we do business – is "Serve First, Last and Always^{SM}." The essence of this philosophy is that in all client engagements, regardless of the circumstances, we are committed to do whatever is required to get you to take whatever actions are necessary to put your financial affairs in the best possible order. Conviction in what we do and sell; the courage to get our clients to take action; the competency to guide them; and communication that builds understanding and trust – these are the key qualities of "Serve First." And these are the commitments we make to you when you choose to retain us.

Local and national resources

Lincoln Financial Advisors is a member of Lincoln Financial Group, the marketing name for Lincoln National Corporation and its affiliates, a prominent financial services company dedicated to helping clients build, preserve and protect wealth. This affiliation provides depth, stability and significant resources to its clients.

In developing your personal financial plan, our representatives draw upon the specialized knowledge of local professionals such as investment specialists and plan designers. And they also have access to our National Design team of financial specialists. Our professional staff handles many situations each year involving the complex financial planning issues our clients face.

When you need solutions, count on us

Our name and reputation have been built on servicing each client as if he or she were our only client. The personal attention that our representatives provide is one of the primary reasons that many of our clients become partners for life.

If this is the kind of partnership that makes sense to you, give us the opportunity to personally discuss the benefit of our work with you. We are confident you'll be glad you did.

With Lincoln Financial Advisors, you get a financial plan for the short term – and the long haul

A century of integrity

At Lincoln Financial Group, we have a 100-year-old heritage of helping people find solutions to their financial challenges—with the same honesty, integrity, and responsibility that you'd expect from our namesake. It's a legacy that we proudly and respectfully continue each day.

The strength of Lincoln Financial today

Lincoln Financial is one of the largest financial services companies in the country. We believe our continued commitment to strength and stability is indispensable to who we are and critical to your confidence in us. We are a proven industry leader in identifying and delivering sophisticated financial strategies and product solutions for the creation, preservation, protection, and enjoyment of wealth. We are committed to helping clients redefine their retirement because we don't believe retirement is an end—it's an opportunity for everyone to start doing what they were meant for all along.

Lincoln Financial Group 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.

Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker-dealer (member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies.

In MI, securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker-dealer, registered investment advisor and an insurance agency.

In CA, insurance offered through Lincoln Marketing and Insurance Agency, LLC and Lincoln Associates Insurance Agency, Inc. and other fine companies.

In WA, insurance offered through Lincoln Financial Advisors Corp. and LFA Limited Liability Company and other fine companies.

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Commitment to professionalism in financial planning.™

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.

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Hello future.℠