

Plan big, dream bigger

Designing your future



Life talks.
We listen.



Your hopes are our goals

You've "made it" – on paper, at least. You may have done some planning along the way, but as you reflect on how to enjoy your success, you ask yourself, "Is it enough?" Because you've realized there are as many different ways to enjoy what you've built – and to pass it along – as there are potential missteps that can cripple your dreams. That's why you need a plan – one that protects your life's work, given your goals and objectives.

When you engage our services, you benefit from personal attention 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.

You see, we believe that it's not only our responsibility to help you make the most of your income and assets ... but also to help you make the most of your life.

A plan for your future

Based on experience with our clients, we have developed a finely tuned process that will lead you through the following six stages of financial planning.

1. ENGAGE 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

2. COLLECT 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:

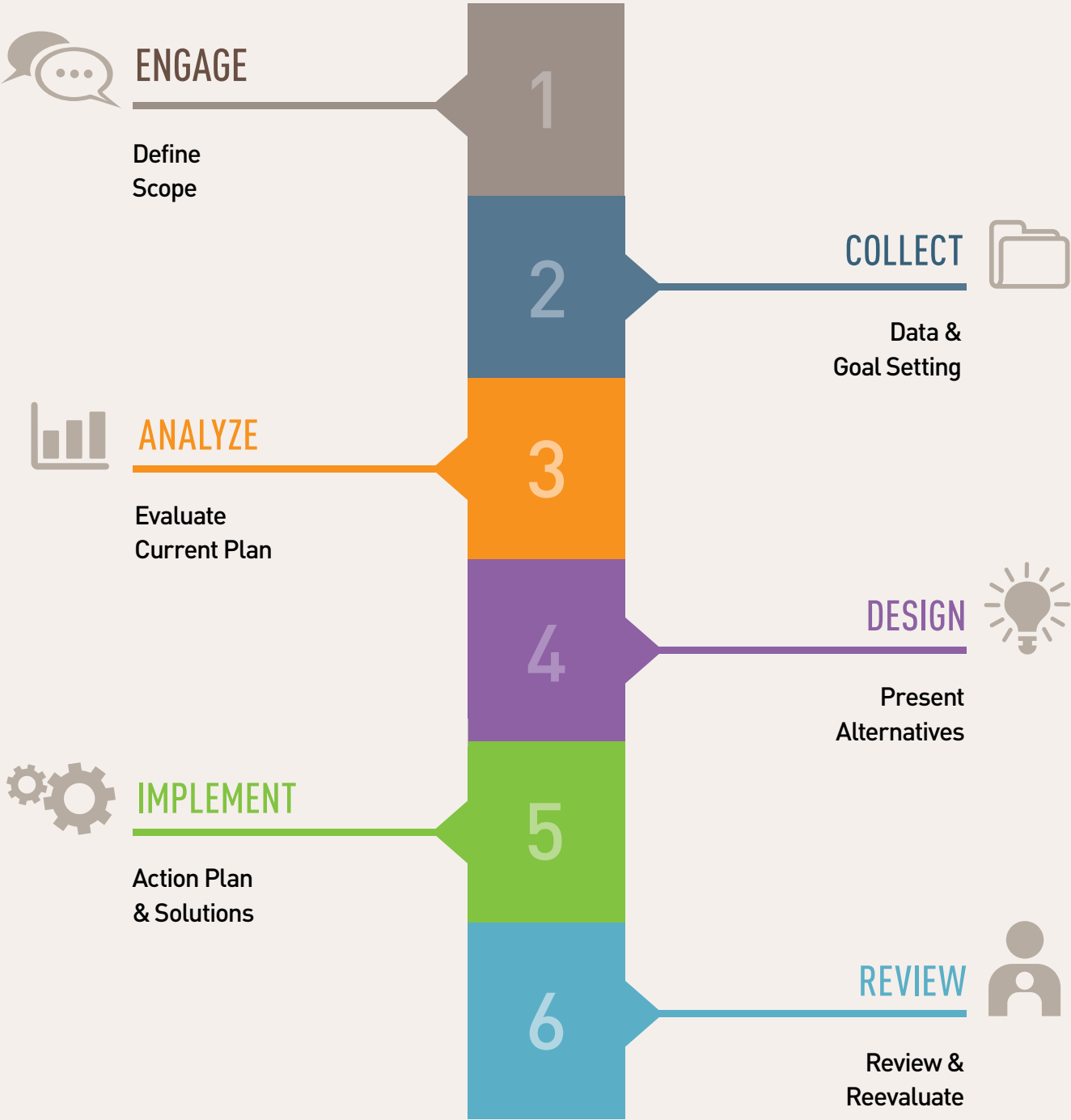
- Formalizing our working relationship
- Gathering appropriate financial data, objectives and risk tolerances
- Discussing and establishing goals
- Discussing attitudes, views and concerns

3. ANALYZE 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 financial plan
- “Trying-on” ideas, including key advisors, as needed, and refining recommendations

The six stages of financial planning





4. DESIGN 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

5. IMPLEMENT Implement the financial plan recommendations

We present the specific recommendations that will help toward meeting 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 financial plan
- Assisting you in implementing the financial plan

6. REVIEW 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 financial 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

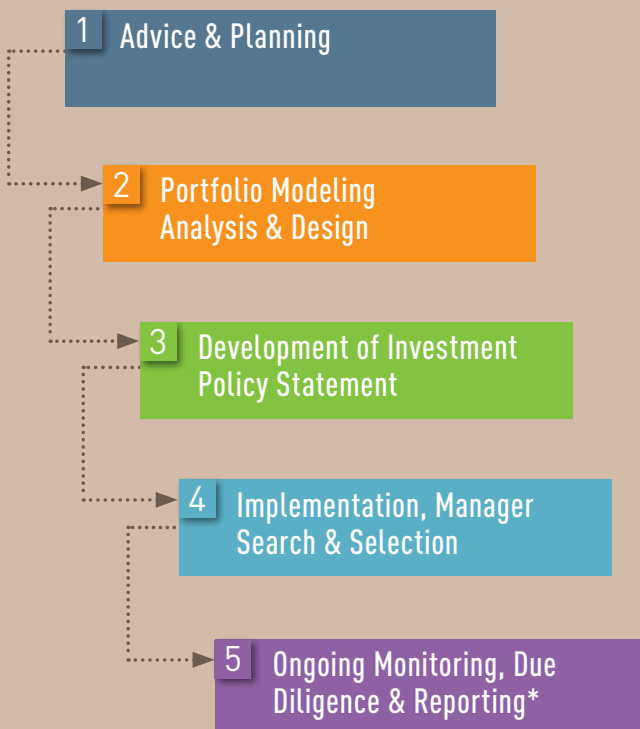
Our services

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*

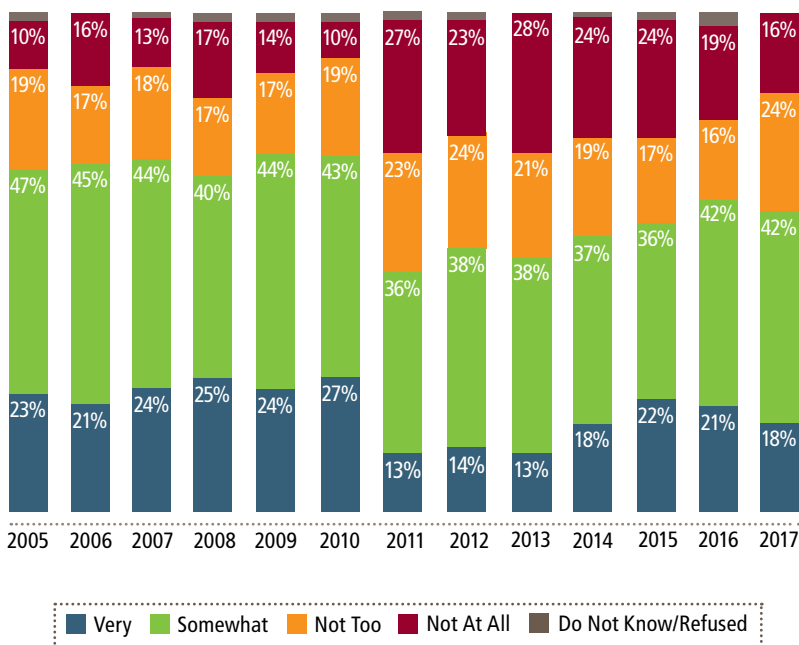
*Available through our investment advisory programs.

Estate/asset protection strategies

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

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

Retirement confidence through the years¹



Retirement planning

The 2017 Retirement Confidence Survey found that only 18% of workers are very confident they will have enough money in retirement, and 70% of workers plan to work for pay after they retire.¹ Further, 60% of workers and their spouses reported they have saved for retirement – a decline from 75% reported in 2009.¹ To help guide you toward retirement income security, we offer:

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

¹ Employee Benefit Research Institute and Matthew Greenwald Associates, Inc. "2017 Retirement Confidence Survey."

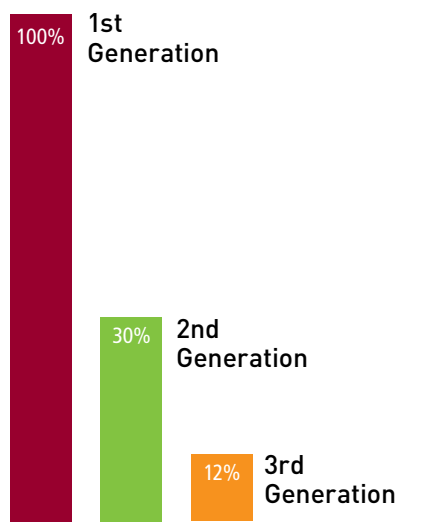
Contingency planning

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.²
- 18.6 million Americans suffered medically consulted injuries – 4.8 million on the job and 13.8 off the job.³
- A medically consulted injury occurs every 3 seconds in public places (excluding motor vehicle injuries, which occur every 7 seconds).³

If you 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.

Family business survival rates⁵



Business owner planning

Small businesses are central to the U.S. economy. The 29.6 million small businesses in the United States employ almost half (47.8%) of the nation's employees.⁴ Yet only about 30% of these businesses survive into the second generation, only 12% will still be around by the third and only 3% survive to the fourth or beyond.⁵ 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 in the following areas:

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

² Medicare and You 2015, www.Medicare.gov, 2015.

³ National Safety Council, "Injury Facts," 2015 edition.

⁴ United States Small Business Profile, U.S. Small Business Administration, www.sba.gov/sites/default/files/advocacy/All_States_0.pdf, 2017.

⁵ "Planning is key when passing the family business onto a new generation," The Denver Post, <https://www.denverpost.com/2017/04/16/family-business-new-generation-planning/>, April 16, 2017.

Exit planning strategies

If you are a business owner or key executive of a closely held or family owned business, we can help you protect your 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 third-party, unaffiliated resources.

Much of your net worth is likely tied up in the family business. Doesn't it make sense to coordinate this with all the other areas of your personal financial planning? We believe so.



A client-centric philosophy

Our firm's philosophy is to put you at the center of the financial planning process. As such:

- We provide solutions and alternatives, but you make the final decisions about your own financial future
- The financial plan is systematically reviewed to ensure it remains consistent with your long-term goals and objectives, and is aligned with our changing world
- You receive confidential, highly customized, personal service

We believe in providing you with clarity and solutions that help meet your needs. Some needs are solved with financial products. Objectivity is the key to our process. We have access to products from many highly rated companies, private money managers, mutual funds managers, exchange traded funds, individual issue stocks, bonds, TIPS, public and private REITs, and hundreds of fixed and variable annuity contracts.

To us, long-term relationships are more important than short-term gains, and we 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; and communication that builds understanding and trust – these are the commitments we make to each of our clients.

About Lincoln Financial Advisors

Lincoln Financial Advisors—an independent broker-dealer with a national network of financial professionals—provides integrated, personalized solutions and fee-based financial planning to help business owners, professionals, executives and retirees develop complex estate, business succession, retirement and investment plans. Lincoln Financial Advisors is an affiliate of Lincoln Financial Group, the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. Lincoln Financial Group has a proud history of helping empower Americans to take charge of their financial lives with confidence and optimism.

It is not our position to offer legal or tax advice. We encourage you to seek the advice of an attorney or accountant prior to making tax-related investment and/or insurance decisions.

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You're In Charge®