



Advice that matters

Personal financial planning



It's time to take control

In today's information-driven world, there are many resources that can "help" you understand your financial situation: newspapers, magazines, television, radio, the internet – even your friends and family. But how do you make sense of all of the advice? How do you reconcile opposing opinions and know which one is most appropriate for you? And how do you protect your wealth when you're confronted with too much information?

You don't have to. That's our job.

We can help you identify opportunities, help you avoid pitfalls and – acting entirely in your best interest – provide comprehensive solutions that will help meet your personal financial needs.

Not only do people who work with advisors have a better understanding of the importance of wealth protection, they're also more likely to feel better prepared to meet their financial futures. Indeed, Lincoln Financial Group research found that people who work with advisors are almost twice as likely to feel "in control" as they strive to protect the work of a lifetime.

When you retain our services, you enter into a relationship founded on a commitment to collaborate with you and serve your personal financial needs above all. We will take the time to fully understand you, your goals and aspirations and make appropriate decisions and recommendations using a disciplined, structured process.

The key pieces of a sound financial plan

Your financial plan will include a comprehensive evaluation, analysis and recommendations in one or more of the following areas:

Estate/asset protection strategies

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, and will and trust design strategies.

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 will 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 can be 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.

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. 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.

Executive compensation plans

If you own a business, more than likely you are interested in attracting and keeping key employees. We can work with you to develop an executive compensation plan that includes deferred compensation, supplemental group products and effective retirement plans that will allow you to reward superior performance and provide extra incentive to your valued employees.

Exit planning strategies

If you are a business owner or key executive of a closely held or family-owned business, we can help you maximize your equity. Our efforts are specifically directed to protecting assets, transferring the business, building for retirement and preserving wealth. From business valuations to growth and exit strategies, we pride ourselves on delivering a wide range of value-building tools.

¹ The 2014 M.O.O.D. (Measuring Optimism, Outlook and Direction) of America study was developed by Lincoln Financial Group and Whitman Insight Strategies and is based on survey results of 2,353 adults age 18 and above across the United States.

Six steps to a confident future

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

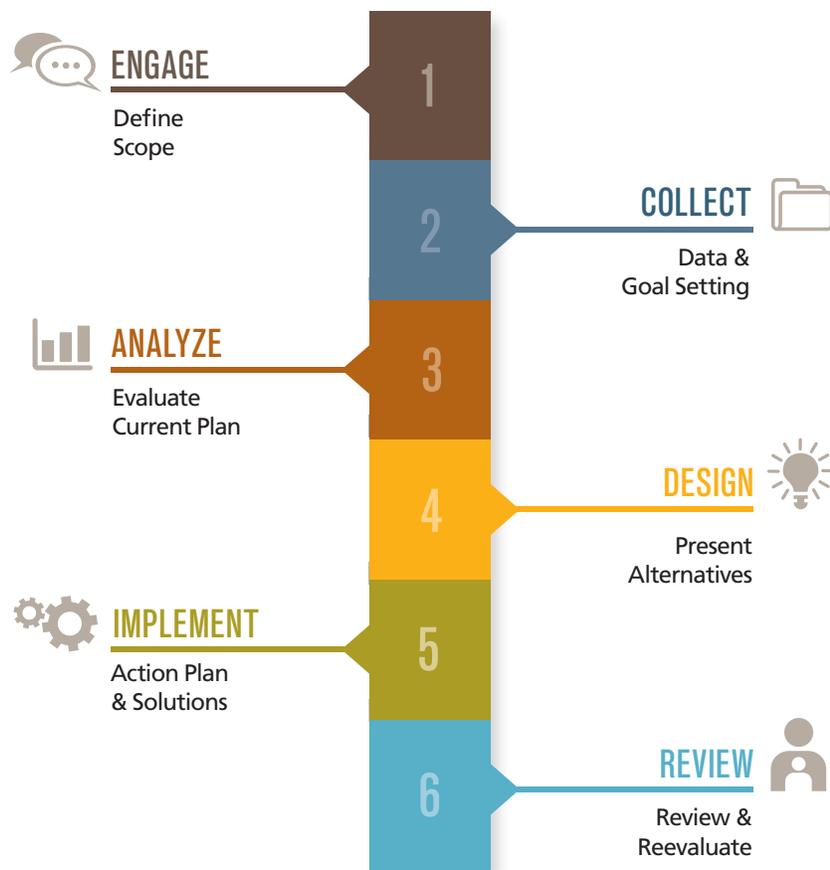
We analyze information gathered from the financial condition model to identify gaps and opportunities between your current financial plan and your objectives and risk tolerance. This helps us determine to what level you are meeting your financial goals with your current strategy. This stage focuses on:

- 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

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



We employ a finely tuned process as we work with you to help grow and protect your wealth.

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

Putting the whole picture together

We put the emphasis on you and your needs – not on a prepackaged set of solutions or ideas – and 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. Here are other value-added benefits when you retain our services:

A model approach

Effective financial planning is only possible with the help of good modeling. We use leading-edge software that 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.

This sophisticated modeling helps us determine the adequacy of your current financial situation, shows how a given financial planning strategy that you have already implemented or are considering compares to other available strategies, and demonstrates 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 financial 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 other advisors to ensure that the alternatives you choose complement any existing business, estate tax or investment strategies.

National resources

While we manage the financial planning process, we also have access to additional support from local and national teams of specialists. This business model affords us a high degree of independence, while providing access to specific technical assistance and abundant intellectual capital that ensures you will receive consistent, high-quality support and outstanding thought leadership.

Follow through

Our relationship doesn't end once 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 financial 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.



The value of advice snapshot

A remedy for information overload

A treasure trove of financial data is at your fingertips. How do you make sense of it all? We can help you separate news from noise.

Professionals who put you first

We can provide a steadying influence in turbulent times and help you feel “in control.”

A disciplined, structured financial planning process

We employ a finely tuned six-step process as we work together to grow and protect your wealth.

A full set of tools to put your financial plan to work

We offer estate and asset protection strategies, retirement and contingency planning, investment planning and implementation, and business owner and exit planning strategies.

A focus on creating a financial plan for the short term – and the long haul

We not only work with you to create a financial plan that helps meet your immediate needs, but also will meet with you regularly to adjust that plan as your personal and financial situations evolve.

When you need solutions, count on us to help you create, preserve and protect the work of a lifetime.

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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