

OPEN FOR BUSINESS



Business strategies to ensure success today, tomorrow and for years to come.

RETIREMENT PLANS • INSURANCE PLANS • CASH MANA

A blurred office scene featuring a computer monitor, keyboard, and a green apple on a desk. The background shows office cubicles with wood-paneled walls. A semi-transparent dark grey horizontal bar is overlaid across the middle of the image, containing white text.

AGEMENT SERVICES • PERSONAL WEALTH MANAGEMENT

**OPEN FOR
BUSINESS**



You work hard every day to build a strong future for your company and its employees, and your dedication shows in the results you deliver to your customers and stakeholders.

We are equally dedicated to the financial well being of both you and your business. We offer access to quality investment and insurance strategies customized to address the individual needs of businesses of every size and in all stages of development.

Based on our thorough understanding of both opportunities and challenges you face, we can provide comprehensive strategies to help meet your business needs while delivering the highest level of customer service.

Five common business needs

- Attracting and retaining key employees
- Planning for business succession
- Managing personal and business taxes
- Effectively managing short-term cash
- Building and protecting personal wealth

RETIREMENT PLANS

A quality retirement plan ranks as a top priority when candidates are considering potential employers. In helping you select from a broad range of plans, we will tailor a strategy that matches your company size, compensation structures and culture, reinforcing recruitment efforts and helping boost the overall satisfaction of talented employees. Plus, many employer-sponsored plans can offer significant tax advantages to the company.

Your financial consultant will work with you to arrange additional services, such as education and enrollment seminars that will help give all personnel a thorough understanding of their retirement plan.



There are numerous choices when selecting the best retirement plan for your business. Following is an overview of four of the most frequently used plans, but this is by no means an exhaustive list. We offer a broad array of options, and if one of the following is not right for you, your financial consultant will work with you to find the one that is.

SEP IRA

A simple and relatively inexpensive way for sole proprietors and smaller businesses to offer a retirement plan. There are no mandatory or minimum contributions, and funding is provided by the employer only. If you have employees, you may be required to contribute for them as well. As the business owner you can deduct contributions from your company's federal taxable income.

SIMPLE IRA

This plan offers minimal costs and administration. SIMPLE IRAs are funded by employee and mandatory employer contributions. Employers have a choice of matching dollar-for-dollar up to the first 3% of employee pre-tax contributions or matching 2% of compensation to all eligible employees. Works well for companies with 25 or fewer employees. As the business owner you can deduct employer contributions from your company's federal taxable income.

Solo 401(k)

The Solo 401(k) may be good option for the small business owner, with no employees, who is looking for an

inexpensive way to save more money than most other retirement plans allow. You can contribute using a combination of salary deferrals and profit sharing with no mandatory or minimum contributions. Spouses and equal business partners are also eligible to participate. You may choose to allow a Roth 401(k) salary deferral within the plan. As a business owner you can deduct contributions for yourself and your partner from your company's federal taxable income.

401(k)

The 401(k) is the most commonly used employer-sponsored retirement plan, becoming increasingly affordable and more widely used by businesses of all sizes. It is a flexible plan offering the highest level of employee pre-tax contributions, a wide range of employer contribution options and an optional loan provision. It works well for companies with 10 or more employees who want to start a new plan or transfer an existing plan. Employers may choose to allow Roth 401(k) salary deferrals within their plan. As the business owner you can deduct employer contributions from your company's federal taxable income.

Additional retirement plans we offer:

- Defined benefit 403(b) 457 profit-sharing plan
- Cash balance
- Non Qualified Deferred Compensation (NQDC)
- Employee Stock Ownership Plan (ESOP)

Restrictions, limitations, and additional fees may apply.

INSURANCE PLANS

Insurance products offer a range of business applications, from guarding against the loss of key personnel to protecting the future of the company and personal wealth.

A report by the U.S. Small Business Administration states, “at any given time, 40 percent of U.S. businesses are facing the transfer of ownership issue.” The success with which businesses are able to navigate this transfer varies greatly, and the ability to have a smooth transition may contribute to the longevity of a small or family-owned business.

Regardless of your need, we offer access to specialized insurance products to ensure that companies of all sizes are prepared for the future.



Most businesses utilize a range of insurance products. Yet many fail to take advantage of the wide variety available to assist with business planning. Following are a few of the most common insurance products used for that purpose. As with retirement plans, we offer additional insurance services, and your financial consultant can create a comprehensive plan that suits your unique needs.

Succession planning

When a business owner retires or becomes unable to work, the future of a business and its employees can come into question. Succession planning arrangements help ensure a smooth transition between current and new business ownership.

Buy/sell agreements

A pre-determined plan to sell a business in the event that the owner retires, becomes disabled or passes away. Buy/sell agreements provide the company with financial protection and ensure the continuation of business, despite the absence of an owner. The plan is usually funded through life insurance and provides immediate cash upon the death of an owner. The agreement also helps to establish a fair selling price and maintain the long-term financial objectives of the company.

Disability insurance

When you lose the ability to work and earn an income, lost wages could result in the need to utilize investments, savings or retirement assets to fund living expenses. For business owners, the stakes are raised

because their presence may be crucial to the company's ability to operate. Disability insurance protects business and personal assets, providing comfort that all you worked so hard to build cannot be easily erased.

Key person insurance

Protect businesses from the adverse effects of losing important personnel—specifically employees with a particular expertise or who have earned credibility with customers, vendors or creditors. At death, the life insurance policy provides funds to help recruit and train new staff, help replace lost profits and strengthen the company's balance sheet to help assure creditors and suppliers about continuity in the firm.

Deferred compensation

Another tool employers can use to attract, retain and reward key employees is non-qualified deferred compensation, an employer-provided plan that can be offered to a select group of executives or employees. Simply stated, the employer and employee enter into an agreement utilizing insurance to defer a portion of the employee's income until a future date.

Additional business planning tools we offer:

- Non-qualified retirement plans
- Group long-term care
- 412i

CASH MANAGEMENT SERVICES



A steady influx of cash is a by-product of a successful business, but what you do with that cash can have a real impact on your total revenue each year. We offer access to a variety of cash management services, each customized to address the individual goals of businesses of all sizes. Because no one strategy is right for every business need, we will take the time to carefully discuss with you the risks and advantages of each option.

Cash enhancement strategy

If your time horizon is between 9-24 months, a cash enhancement strategy may fit your needs. Using a separately managed account constructed of short-duration, investment-grade, fixed-income investments can help boost yields on cash reserves while enabling the preservation and stability of principal and providing a high level of liquidity. To ensure optimum effectiveness, your portfolio can be customized to address the specific cyclical expenditures and cash flow requirements of your business.

Cash management

We can provide you with access to a complete line of fixed-income solutions. We will work with you to develop a portfolio of short-term instruments designed to address your specific cash flow needs. Combining exceptional customer service with portfolio strategy, analysis and trading recommendations, we offer access to competitive rates on a variety of money market instruments, including treasury bills, agency discount notes and commercial paper.

Additional cash management services we offer:

- Brokered CDs
- Commercial paper
- U.S. government treasuries
- Agency discount investments
- Municipal floaters

CDs are FDIC Insured and offer a fixed rate of return, whereas both the principal and yield of investment securities will fluctuate with changes in market conditions.

Government bonds and treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

PERSONAL WEALTH MANAGEMENT

By using personal wealth management strategies, your financial consultant can help ensure the income you earn from your business works hard for you.

Our wealth management team provides a comprehensive array of innovative planning products and services—while considering such factors as financial status, family and business needs, financial goals and your time horizon—to efficiently manage your personal wealth. Through comprehensive life planning and access to trust services, asset management and charitable services, your consultant can help you effectively manage your wealth.



Separately managed accounts

Gives you access to money managers who, if engaged independently, require multimillion dollar account minimums. You will have direct ownership of securities in the portfolio, which can have several advantages, such as custom-tailored portfolios, the ability to exclude specific securities from your portfolio for business, moral, ethical or other reasons and tax-efficient investing.

Mutual fund account

Whether you need income, prefer socially responsible investing or a more aggressive allocation, you and your consultant will craft a portfolio of carefully selected mutual funds to meet these and other specific needs. You will benefit from in-depth research, unbiased recommendations and informed asset selection. Your financial consultant has the resources to maintain a disciplined focus on meeting your individual needs.

Variable annuity

If you are looking for a way to invest on a tax-deferred basis and supplement your retirement savings, a variable annuity may be the option. Variable annuities are long-term, tax-deferred investment vehicles designed for retirement purposes and contain both an investment and insurance component and carry insurance related charges. A variable annuity can be tailored to address your individual requirements with optional features at additional costs, such as protected lifetime income, long-term care needs and principal guarantee to name a few. Your consultant will help you choose a variable annuity product that is right for you.

Additional wealth management services available:

- Cash management
- Life insurance
- Charitable giving
- REITS



To reach financial independence, it has never been more important to enlist the help of a professional financial consultant to help meet your unique needs and goals. By asking the right questions and discovering what is most important, you and your consultant will develop and implement an investment plan designed especially for you.

Variable annuities are sold only by prospectus. Guarantees for variable annuities are based on claims paying ability of the issuer. Withdrawals made prior to age 59½ are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of these investments will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value. Optional features may carry additional costs and may have restrictions and limitations.

Investing in mutual funds involves risk, including possible loss of principal. Investments in specialized industry sectors have additional risks, which are outlined in the prospectus.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rate rise and are subject to availability and change in price.

Investing in real estate/REITS involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

Separately managed accounts may or may not be managed on a tax efficient basis. Please consult with your representative for any opportunities within a certain manager's portfolio to monitor tax efficiency.



LET'S GET DOWN TO BUSINESS

Providing services from retirement and insurance to cash and personal wealth management strategies, our financial consultant can be the trusted resource you need to ensure that your business is positioned to succeed today, tomorrow and for years to come.

Contact your financial consultant today for a no-obligation consultation and see what working with us can do for your business and personal success.





SUCCESS

WEALTH MANAGEMENT

The LPL Financial family of affiliated companies includes LPL Financial and UVEST Financial Services Group, Inc., each of which is a member of FINRA/SIPC.

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Insured by Any Federal Government Agency		Not a Bank Deposit