Lincoln Financial Advisors®
A member of Lincoln Financial Group

BUSINESS INTELLIGENCE INSTITUTE

Making sure business owners see the forest through the trees

Innovative thinking for owners of privately held businesses

You're In Charge®

Finally, someone who understands the unique business and personal goals of closely held business owners

- Business Owner Planning & Advice
- Exit & Succession Planning
- Executive Compensation
- Corporate Retirement Plans & Benefits

Help for the next phase of your business development

Through hard work and perseverance, you've taken a vision and turned it into reality. You've built a successful business. You've created wealth. Maybe you've even begun grooming the next generation of leadership.

Now, it's time for the next phase – capitalizing on what you started.

The Business Intelligence Institute provides pragmatic strategies to help grow and protect your business, while potentially maximizing its value – allowing you to accomplish personal, financial and estate preservation goals.

Business Intelligence Specialists are a select team of top-tier financial planning professionals from within Lincoln Financial Network. They offer planning-based, outcome-oriented solutions that answer business owners' critical questions:

"How can I grow and protect my business?"

Your business probably represents your greatest asset and your primary source of wealth. Now, let's develop a plan that positions your business for growth and prosperity for generations to come.

"What is my business (really) worth?"

It is nearly impossible to begin meaningful business and personal financial planning without an understanding of what your business is truly worth. Just as important is a thorough understanding of your personal financial goals – and what it will take to reach them.

"Who'll take the reins?"

Deciding when and how to transfer your business is one of the most important decisions you will ever make. Your Business Intelligence Specialist will walk you through the wide variety of succession paths and help you structure the most efficient transfer.

"How do I attract and retain top talent?"

With the right executive compensation plan, you'll be able to effectively reward superior performance, provide valuable incentives, and attract and retain top talent – whether it's one or more key persons, or a select group of executives.

"How do I tap the wealth in my company?"

Financial security depends on converting your business assets to cash in the most tax-advantaged manner. Your Business Intelligence Specialist can assist in potentially maximizing the sale of your company and also provide access to capital if further investment is needed to improve its value.

Solutions as unique as you are

Business Owner Planning & Advice – There is no "one size fits all" approach to structuring and operating a successful business. Issues of capital structure, tax reduction and entity selection interact uniquely with your own goals and vision. The challenge is to develop a plan that maximizes your company's value today – and tomorrow.

- Entity Selection
- Business Assessment
- Equity and Synthetic Equity Planning
- Business Value Estimate
- Growth and "Shock Absorber" Capital
- Tax Minimization

Exit & Succession Planning – Owning a successful business is not an end in itself. Rather, it is a means to an end. We will work with you one-on-one to protect and preserve the wealth contained in your business – and create a strategy to capitalize on that wealth on your terms, while passing on assets and management control from one generation to the next.

- Buy-Sell Analysis
- MBO / ESOPS
- Family Transfers
- Mergers & Acquisitions*
- Cash Flow and Buyout Capital*
- Exit Planning & Sales to Outside Parties*

Executive Compensation – Compensation is more than just a paycheck. Together, we'll explore the wide variety of taxable, non-taxable and deferred compensation plans available for key non-owner executives and managers. Ultimately, the right plan can help attract and retain top talent, increase business value, and ensure business continuity.

- Long Term Performance Awards
- Corporate Benefits
- Equity/Synthetic Equity Compensation
- Key Employee Protection
- Owner's Protection
- Nonqualified Deferred Compensation

Corporate Retirement Plans & Benefits – Implementing a retirement plan for your business can be uncharted territory. We'll guide you in selecting and implementing a tax-effective retirement plan that benefits both owners and employees, while complying with increasingly complex regulations.

- 401(k) Plans
- Profit Sharing
- Pension Plans
- Defined Benefit Plan
- Retirement Income Analysis
- Group Insurance

*Offered through 3rd party unaffiliated resources.

A fully integrated approach

"Serve First, Last, and Always℠" is our overriding philosophy – the one that uniquely defines the way we do business. That means your Business Intelligence Specialist will provide you with innovative guidance and solutions – still you will always make the final decisions impacting your company's financial future.

Clear, understandable guidance. We listen carefully, analyze fully and then provide recommendations that are relevant, timely and – above all – understandable.

Custom solutions. We provide confidential, highly customized solutions that emphasize you and your needs – not a pre-packaged set of solutions or ideas.

Coordinated services. Our work both supplements and coordinates the services of your existing team of specialists, such as a trusted attorney, accountant or board of advisers. In addition, your Business Intelligence Specialist is experienced in marshalling the resources of a nationwide network of investment banking, M&A and other technical specialists.

An ongoing relationship. Business owner planning is not a static event. Your strategies are regularly reviewed to ensure they remain consistent with your long-term objectives and are aligned with our changing world. Through it all, we keep you at the center of the process. We are your advocate.

Your legacy starts here

As the owner of a closely held business, you're often too busy "fighting alligators" to give the future its full due. Yet, your ultimate success will be measured by the creation and implementation of a comprehensive business plan that improves the probability of attaining your vision, values and goals.

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