Lincoln Financial Advisors®
A member of Lincoln Financial Group

Business Owner Planning

Why Hire a Business Intelligence Specialist?

Many financial advisors and consultants are positioning themselves to provide financial planning services to business owners. However, only those advisors who seek the highest level of distinction in the marketplace are aligned with and supported by Lincoln Financial Advisors' **Business Intelligence Institute (BII).**

BII Specialists are among the most experienced and highly trained business owner planners in the financial services marketplace today.

- The BII Specialist has demonstrated a track record of effectively delivering plans to business owners. Lincoln Financial Advisors feels strongly that an advisor who represents BII and offers to assist you with your business owner planning needs must have the actual experience of delivering top-notch financial planning solutions to business owners.
- The average BII Specialist has 20 years of financial advisory or consulting experience and has achieved the highest levels of recognition in our firm for consistency in delivering results and performance.
- BII Specialists compete for a limited number of seats in our training classes. Only the top advisors are chosen amongst 8,000 advisors affiliated with Lincoln Financial across the United States.
- Those advisors accepted into the Business Intelligence Institute must complete over 20 hours of prerequisite reading, study and online coursework in addition to multi-day offsite training courses throughout the year.
- BII Specialists invest a week of their professional life per year attending our market-leading BII training course. Over 12 professional faculty presenters cover all of the topics that are critical to delivering plans to business owners. They participate with their peers, making for a unique learning opportunity and practical experience in delivering services across a spectrum of needs.
- BII Specialists pass background checks for integrity and compliance and must be referred by our Management Team and the BII Selection Committee. They must also conduct a personal interview with Managing Director Jack McCaughan before acceptance into the program.

Unsurpassed expertise and resources

Our expertise and experience is unrivaled. The Business Intelligence Institute draws from a diverse set of advisors in our firm with technical knowledge in:

- **Business Owner Planning & Advice**
  - Entity Selection
  - Business Assessment
  - Equity and Synthetic Equity Planning
  - Business Value Estimate
  - Growth and "Shock Absorber" Capital
  - Tax Reduction Strategies
- **Exit & Succession Planning**
  - Buy-Sell Analysis
  - MBO/ESOPs
  - Family Transfers
  - Mergers & Acquisitions
  - Cash Flow & Buyout Capital
  - Exit Planning & Sales to Outside Parties
- **Executive Compensation**
  - Long Term Performance Awards
  - Corporate Benefits
  - Equity/Synthetic Equity Compensation
  - Key Employee Protection
  - Owner's Protection
  - Nonqualified Deferred Compensation
- **Corporate Retirement Plans & Benefits**
  - 401(k) Plans
  - Profit Sharing
  - Pension Plans
  - Defined Benefit Plans
  - Retirement Income Analysis
  - Group Insurance

Our network of resources and technical support is unsurpassed. Those few, highly qualified advisors accepted gain access to BII's exclusive support program where they are provided with:

- A National Planning Department to support them with any questions or special areas of research needed in a specific engagement.
- Continuing education through BII's advanced training program.
- A vast library of educational content to provide to you, the business owner, to assist in understanding issues across a wide array of topics that are critical to a successful exit.
- Software and plan writing support that provide the BII Specialist with exclusive access to BII's intellectual property and access to our National Planning Department team to assist with writing their BII plans.
- Priority access to Equity Strategies Group (ESG), Lincoln's approved platform for M&A and Investment Banking. ESG's premier network of middle market mergers and acquisitions advisors understand and integrate into our business owner planning process to assist in raising capital, transferring stock to an ESOP, Management Buy-Out or a successful "external sale" transaction.

A fully integrated process

"Serve First, Last, and Always℠" – our overriding philosophy – uniquely defines the way we do business. Rest assured, your Business Intelligence Specialist will provide you with innovative guidance and solutions – yet 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.

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 UT, LFA Insurance Agency. Insurance offered through Lincoln affiliates and other fine companies.
In WA, insurance offered through Lincoln Financial Advisors Corp. and LFA Limited Liability Company and other fine companies.
Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.
Exit planning offered through unaffiliated third parties.

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