

All businesses are  
not created equal



BUSINESS INTELLIGENCE  
INSTITUTE

# We understand you and your business

Business  
Owner  
Planning  
& Advice

Executive  
Compensation

Exit &  
Succession  
Planning

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 your 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. Let's also protect against the unexpected.

### **"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 Value Estimate
- Business Assessment
- Growth and “Shock Absorber” Capital
- Asset Protection
- Tax Minimization

## 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
- Key Employee Protection
- Corporate Benefits
- Owner’s Protection
- Equity/Synthetic Equity Compensation
- Nonqualified Deferred Compensation



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

## 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
- Defined Benefit Plans
- Profit Sharing
- Retirement Income Analysis /Value Gap
- Pension Plans
- Group Insurance Coverage

\*Offered through Equity Strategies Group and its 3rd party unaffiliated resources.

# Executive Summary

## The Six Step Process

To grow, protect, and exit from your business on your terms.



## 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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CRN-3032156-040720

POD 04/20 **Z01**

**Order code: LFN-BIIBR-BROC001**



**Your Business Intelligence Specialist can help make sure you see the forest through the trees—and address critical issues of business growth, compensation, tax reduction, succession planning, and exit planning.**

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