

A legacy of trust,
a plan for tomorrow

Sagemark
ConsultingSM
A division of Lincoln Financial Advisors®

Life talks...





Sagemark Consulting listens

When you retain Sagemark Consulting, you benefit from personal service and our prodigious planning experience. We take the time to fully understand you and your needs. Then we provide you with the information, advice and alternatives you will need to make the appropriate decisions about your financial future.

Based on experience with our clients, we have developed a finely tuned process that will lead you through the six stages of financial planning. This detailed and comprehensive process has received national recognition from the Financial Planning Association (FPA®). The following section details our process.

- Establish and define the client-advisor relationship
- Gather client data, including goals and expectations
- Process and analyze information to determine financial needs
- Develop and present financial planning recommendations and/or alternatives
- Implement the financial plan recommendations
- Monitor the financial plan recommendations

Our services

➤ Investment Planning

We rely on core principles developed and tested since the inception of our firm. These principles are:

- Asset allocation provides the foundation to managing portfolio risk and return potential
- Tax efficiency and asset location are critical
- Inflation and taxes
- Portfolio expenses must be scrutinized
- No single money management firm can be all things to all people
- Our most important role is to be an objective advocate; our goal is to control costs, be tax efficient and manage risk, which provides the most effective way of helping achieve your goals



We leverage the power of technology to drive our disciplined five-step investment process:



Investment Planning

- **Step 1** – Advice and planning
- **Step 2** – Portfolio modeling, analysis and design
- **Step 3** – Investment policy statement (IPS) development planning

Implementation

Implementation takes the IPS one step further by clearly defining the specific investments to be included in the portfolio and proposing how, when and where they should be incorporated. Our investment management platform offers:

- **Step 4** – Implementation, manager search and selection
- **Step 5** – Ongoing monitoring, due diligence and reporting*

*Available through our investment advisory programs

◆ Estate/Asset Protection Strategies

We strive to provide for financial security in life and to maximize the estate for heirs following death.

We consider:

- Will and trust design strategies
- Property ownership alternatives, including the review of titling to coordinate with your overall plan
- Estate tax reduction techniques
- Life insurance analysis
- Qualified plan distribution alternatives
- Family-gifting strategies
- Charitable planning
- Employee stock option analysis

◆ Retirement Planning

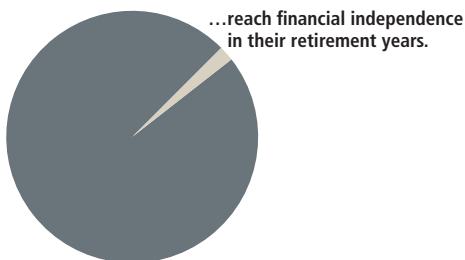
The second annual Lincoln Long LifeSM Survey¹ found that respondents – affluent Americans in their sixties – feel they are well prepared for retirement. Despite this, however, survey respondents cite their greatest financial fears as outlasting their money, losing money or assets, loss of financial independence and being dependent on children or the state. Today, only 2% of Americans reach financial independence in their retirement years². Our retirement planning services include:

- Needs assessment
- Retirement income modeling
- Benefits analysis
- Distribution options

¹ Lincoln Long LifeSM Survey, 2005.

² Building Wealth with Mutual Funds, John H. Taylor, published by Windsor Books.

As few as 2% of Americans...



► 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. Consider these facts:

- Approximately 60% of Americans over age 75 will need long-term care for approximately three years.³
- 50% of nursing home residents exhaust their resources in one year.⁴
- 3.7 million American workers suffer disabling injuries.⁵
- A disabling injury occurs every three seconds in public places (excluding motor vehicle injuries, which occur every 13 seconds)⁵

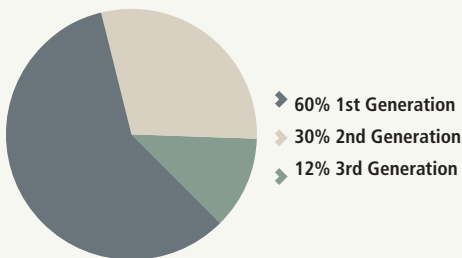
If you have assets to preserve, then long-term care insurance and disability income insurance should be considered, because protecting against these potentially catastrophic costs is an essential part of astute financial planning.

³ Long-Term Care Insurance Facts and Information (www.cicweb.com), June 2008.

⁴ AARP.org (www.aarp.org), June 2008.

⁵ Injury Facts, National Safety Council, 2007.

Fate of the Family Business



Source: The Center for Family Business, Northeastern University.

► Business Owner Planning

There are over 25 million businesses in the United States today,⁶ and about 90% have some sort of family ownership.⁷

Yet, family business experts concur that less than one-third of these family businesses will survive into the second generation, and about 12% will still be viable into the third generation⁷. The reasons are varied, but include family conflict, failure to design a proper succession plan and federal estate taxes. To avoid a similar fate, business owners need a plan. We can help you structure and implement a plan to help achieve your objectives in the following areas:

- Business succession planning, which may include dispositions during life and at death
- Executive compensation planning
- Employee group benefits

⁶ BizStats website (www.BizStats.com), 2007.

⁷ Joseph Astrachan, PhD., editor, Family Business Review, as cited on Family First Institute (www.ffi.org), 2007.

◆ Exit Planning Strategies

We can assist business owners and key executives of closely held or family owned businesses as they work to maximize their equity. Our efforts are specifically directed to protecting assets, transferring the business, building for retirement, and preserving their wealth. We provide the following integrated platform to those who retain our services:

- Business owner planning to privately held and family owned businesses
- Business valuation*
- Value-building programs*
- Business loans*
- Private placements*
- Buy-sell analysis and funding
- Qualified and non-qualified deferred compensation plans
- Key executive protection
- Employee benefits programs
- Exit strategies*
- Mergers and acquisitions advisory services*
- Business succession planning
- Sale of business*
- Wealth preservation planning

For most business owners, much of their net worth is tied up in the family business. Doesn't it make sense to coordinate this with all the other areas of your personal financial planning? We believe so.

*Offered through third-party resources.



Service, First, Last and Always

Abundant intellectual capital is one of our greatest strengths. Our firm's resources are managed nationally, but deployed regionally and locally. Because we provide a deep level of expertise and resources, our financial planners receive consistent, high quality functional support that enables them – and ultimately you – to receive the very best thinking our firm has to offer.

We utilize a team approach – anchored by our highly skilled advisors, who are responsible for managing all pertinent aspects of financial planning. Additional support is obtained, when necessary, from local and national teams that consist of industry experts who have strong technical backgrounds in all areas of financial planning. This business model allows our financial planners a high degree of autonomy so that they can focus solely on assisting clients in helping meet their financial goals.

As a company, we believe in providing our clients with clarity and solutions that help meet their needs. We believe that long-term relationships are more important than short-term gains, and will never sacrifice the former for the latter. Conviction in what we do; the courage to get our clients to take action; competency based on continuing education and training; bringing national resources together on a team that will benefit each client; and communication that builds understanding and trust – these are the key qualities of our firm's philosophy of "Serve First, Last and AlwaysSM" And these are the commitments we make to each of our clients.



“Our outstanding prestige with our clients today rests on the depth and quality of our work. It rests on our ability to focus on the interests of our clients and to solve their problems.”

– Stuart Smith, 1947



A Lincoln®

A century of integrity

At Lincoln Financial Group, we have a 100-year-old heritage of helping people find solutions to their financial challenges—with the same honesty, integrity, and responsibility that you'd expect from our namesake. It's a legacy that we proudly and respectfully continue each day.

The strength of Lincoln Financial today

Lincoln Financial is one of the largest financial services companies in the country. We believe our continued commitment to strength and stability is indispensable to who we are and critical to your confidence in us. We are a proven industry leader in identifying and delivering sophisticated financial strategies and product solutions for the creation, preservation, protection, and enjoyment of wealth. We are committed to helping clients redefine their retirement because we don't believe retirement is an end—it's an opportunity for everyone to start doing what they were meant for all along.

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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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FPA Alliance

Commitment to professionalism in financial planning.™

The Financial Planning Association® (FPA®) owns the FPA Alliance mark and recognizes Lincoln Financial Advisors for its commitment to support FPA's primary aim and principles of financial planning. Sagemark Consulting is a division of Lincoln Financial Advisors.

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Hello future.SM