Your Financial "Big Picture"

The grid below details the components of a comprehensive financial strategy—the "big picture" of financial success.

FINANCIAL PLANNING

Investment Planning

- Portfolio Review
- Asset Allocation
- Long–Term
- Intermediate
- Short–Term
- Investment Policy
- Withdrawal Policy
- Other Assets

Estate Planning

- Wills
- Living Will
- Trusts
- Heirs
- Power of Attorney
- Health Care Proxy
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children
- Charitable Giving

Retirement Planning

- Retirement Goals
- Investments
- Annuities
- IRAs
- Employer Sponsored Plans
- Social Security and Medicare
- Pension Plans
- RMDs & Withdrawal Strategies
- Business Planning
- Self–Employed Retirement Plans

Insurance and Risk Management

- Review of Existing Policies
- Life Insurance
- Long Term Care/Disability
- Asset Protection
- Liability
- Health
- Homeowner's or Renter's

Cash Flow and Budget

- Income Sources
- Expenses and Budgeting
- Debt Management
- One–Time Expenses
- Planned Large Expenses
- Emergency Fund
- Mortgage Review
- Lines of Credit

Assistance to Loved Ones

- Gifting
- Education Planning
- Caring for Elderly
- 529 Savings Plans
- Roth IRAs for Children
- UGMA/UTMA

Income Tax

- Review of Cost–Basis
- Review Realized Gains
- Carry Over Losses
- Tax Loss Harvesting
- Deductions and Credits
- Potential Roth Conversions
- Health Savings & Flexible Spending Accounts

There is no assurance that the techniques and strategies shown are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. Tax, legal, Social Security claiming and Medicare services are not offered through, or supervised by, The Lincoln Investment Companies.

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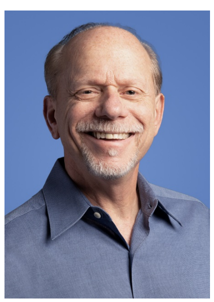

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