

OPEN FOR BUSINESS

Business strategies to pursue your success today,
tomorrow, and for years to come



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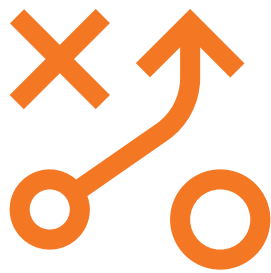
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OPEN FOR BUSINESS

You work hard every day to build a strong future for your company and its employees, and your dedication shows in the results you deliver to your customers and stakeholders.

We're equally dedicated to the financial well-being of both you and your business. We offer access to quality investment and insurance strategies customized to address the individual needs of businesses of every size and in all stages of development.

Based on our thorough understanding of both opportunities and challenges you face, we can provide comprehensive strategies to address your business needs while delivering a high level of customer service.



Five common business needs

- Attracting and retaining key employees
- Planning for business succession
- Managing personal and business taxes
- Effectively managing short-term cash
- Building and protecting personal wealth



A quality retirement plan ranks as a top priority when candidates are considering potential employers. In helping you select from a broad range of plans, we will tailor a strategy that matches your company size, compensation structures, and culture, reinforcing recruitment efforts and helping boost the overall satisfaction of talented employees. Plus, many employer-sponsored plans can offer significant tax advantages to the company.

Your financial consultant will work with you to arrange additional services, such as education and enrollment seminars, that will help give all personnel a thorough understanding of their retirement plan.



RETIREMENT PLANS

There are numerous choices when selecting the best retirement plan for your business. Following is an overview of four of the most frequently used plans, but this is by no means an exhaustive list. We offer a broad array of options, and if one of the following is not right for you, your financial consultant will work with you to find the one that is.

SEP IRA

A simple and relatively inexpensive way for sole proprietors and smaller businesses to offer a retirement plan. There are no mandatory or minimum contributions, and funding is provided by the employer only. If you have employees, you may be required to contribute for them as well. As the business owner you can deduct contributions from your company's federal taxable income.

SIMPLE IRA

This plan offers minimal costs and administration. SIMPLE IRAs are funded by employee and mandatory employer contributions. Employers have a choice of matching dollar-for-dollar up to the first 3% of employee pre-tax contributions or matching 2% of compensation to all eligible employees. Simple IRAs work well for companies with 25 or fewer employees. As the business owner you can deduct employer contributions from your company's federal taxable income.

Solo 401(k)

The Solo 401(k) may be a good option for the small business owner, with no employees, who is looking for an inexpensive way to save more money than most other retirement plans allow. You can contribute using a combination of salary deferrals and profit sharing with no mandatory or minimum contributions. Spouses and equal business partners are also eligible to participate. You may choose to allow a Roth 401(k) salary deferral

within the plan. As a business owner you can deduct contributions for yourself and your partner from your company's federal taxable income.

401(k)

The 401(k) is the most commonly used employer-sponsored retirement plan, becoming increasingly affordable and more widely used by businesses of all sizes. It's a flexible plan offering the highest level of employee pre-tax contributions, a wide range of employer contribution options, and an optional loan provision. It works well for companies with 10 or more employees who want to start a new plan or transfer an existing plan. Employers may choose to allow Roth 401(k) salary deferrals within their plan. As the business owner you can deduct employer contributions from your company's federal taxable income.

Additional retirement plans we offer

- Profit sharing
- Cash balance
- Non-qualified deferred compensation (NQDC)
- Employee stock ownership plan (ESOP)

Restrictions, limitations, and additional fees may apply.

A close-up photograph of a young man with dark hair and glasses, smiling broadly. He is wearing a dark-colored button-down shirt. The background is softly blurred, suggesting an indoor setting with natural light.

INSURANCE PLANS



Insurance products offer a range of business applications, from guarding against the loss of key personnel to protecting the future of the company and personal wealth.

Key issues for many businesses may include the transfer of ownership and succession planning. The success with which businesses are able to navigate this transfer varies greatly, and the ability to have a smooth transition may contribute to the longevity of a small or family-owned business.

Regardless of your need, we offer access to specialized insurance products to ensure that companies of all sizes are prepared for the future.

Most businesses utilize a range of insurance products. Yet some fail to take advantage of the wide variety available to assist with business planning. Here are a few of the most common insurance products used for that purpose. As with retirement plans, we offer additional insurance services, and your financial consultant can create a comprehensive plan that suits your unique needs.

Succession planning

When a business owner retires or becomes unable to work, the future of the business and its employees can come into question. Succession planning arrangements help ensure a smooth transition between current and new business ownership.

Buy/sell agreements

A predetermined plan to sell a business in the event the owner retires, becomes disabled, or passes away, buy/sell agreements provide the company with financial protection and ensure the continuation of business, despite the absence of an owner. The plan is usually funded through life insurance and provides immediate cash upon the death of an owner. The agreement also helps to establish a fair selling price and maintain the long-term financial objectives of the company.

Disability insurance

When you lose the ability to work and earn an income, lost wages could result in the need to utilize investments, savings, or retirement assets to fund living expenses. For business owners, the stakes are raised because their presence may be crucial to the company's ability to operate. Disability insurance protects business and personal assets, providing comfort that all you worked so hard to build cannot be easily erased.

Key person insurance

This protects businesses from the adverse effects of losing important personnel—specifically employees with a particular expertise or who have earned credibility with customers, vendors, or creditors. At death, the life insurance policy provides funds to help recruit and train new staff, replace lost profits, and strengthen the company's balance sheet to help assure creditors and suppliers about continuity in the firm.

Deferred compensation

Another tool employers can use to attract, retain, and reward key employees is non-qualified deferred compensation, an employer-provided plan that can be offered to a select group of executives or employees. Simply stated, the employer and employee enter into an agreement utilizing insurance to defer a portion of the employee's income until a future date.

Additional business planning tools we offer

- Non-qualified
- retirement plans
- Group long-term care
- 412(i)

Insurance guarantees are based on the claims paying ability of the issuing company.



A steady influx of cash is a byproduct of a successful business, but what you do with that cash can have a real impact on your total revenue each year. We offer access to a variety of cash management services, each customized to address the individual goals of businesses of all sizes. Because no one strategy is right for every business need, we'll take the time to carefully discuss with you the risks and advantages of each option.

CASH MANAGEMENT SERVICES

Cash enhancement strategy

If your time horizon is between 9 and 24 months, a cash enhancement strategy may fit your needs. Using a separately managed account constructed of short-duration, investment-grade, fixed income investments can help boost yields on cash reserves while enabling the preservation and stability of principal and providing a high level of liquidity. To ensure optimum effectiveness, your portfolio can be customized to address the specific cyclical expenditures and cash flow requirements of your business.

Cash management

We can provide you with access to a complete line of fixed income solutions. We will work with you to develop a portfolio of short-term instruments designed to address your specific cash flow needs. Combining exceptional customer service with portfolio strategy, analysis, and trading recommendations, we offer access to competitive rates on a variety of money market instruments, including Treasury bills, agency discount notes, and commercial paper.

Additional cash management services we offer

- Brokered CDs
- Commercial paper
- U.S. government Treasuries
- Agency discount investments
- Municipal floaters

CDs are FDIC insured and offer a fixed rate of return, whereas both the principal and yield of investment securities will fluctuate with changes in market conditions.

Government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

PERSONAL WEALTH MANAGEMENT



By using personal wealth management strategies, your financial consultant can help ensure the income you earn from your business works hard for you.

Our wealth management team provides access to a comprehensive array of innovative planning products and services—while considering such factors as financial status, family and business needs, financial goals, and your time horizon—to efficiently manage your personal wealth. Through comprehensive life planning and access to trust services, asset management, and charitable services, your consultant can help you effectively manage your wealth.





Your financial consultant will help you review the many options available to create a personalized financial plan. With access to a wide range of products and services, your consultant will work with you to build a diversified portfolio to optimize potential returns and help manage risk. Your financial consultant can assist you with the following:

Products

- Fixed and variable annuities
- Insurance
- Mutual funds

Services:

- Asset allocation
- Business planning
- Charitable giving
- College savings
- Estate planning
- Retirement planning

No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Asset allocation and diversification do not protect against market risk.

LET'S GET DOWN TO BUSINESS

Providing services from retirement and insurance to cash and personal wealth management strategies, your financial consultant can be the trusted resource you need to ensure that your business is positioned to succeed today, tomorrow, and for years to come.

Contact your financial consultant today for a no-obligation consultation and see what working with us can do for your business and personal success.



To pursue your financial goals, it's never been more important to enlist the help of a professional financial consultant. By asking the right questions and discovering what's most important, you and your consultant will develop and implement an investment plan designed especially for you.

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