

# OPEN FOR BUSINESS



Business strategies to ensure success for today,  
tomorrow, and years to come.



**RETIREMENT PLANS • INSURANCE PLANS • CASH MANA**



A blurred office background with a computer monitor and a green apple on a desk in the foreground.

**AGEMENT SERVICES • PERSONAL WEALTH MANAGEMENT**



**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 delivered to your customers and stakeholders.

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

With our thorough understanding of the opportunities and challenges you face each day, we can provide comprehensive strategies to help meet your business needs while always delivering the highest 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



# RETIREMENT PLANS

When searching for a new job, candidates rank a quality retirement plan as a top priority benefit. By helping you select from a broad range of plans, we'll tailor a strategy matching your company size, compensation structures, and culture, which will reinforce recruitment efforts and help boost the overall satisfaction of talented employees. Plus, many employer-sponsored plans can offer significant tax advantages to the company.

Your LPL Financial advisor will work with you to arrange additional services, such as education and enrollment seminars, in order to help give all employees a thorough understanding of their retirement plan.





There are numerous choices to consider when selecting the best retirement plan for your business. We've described the most frequently used plans below, but this is by no means an exhaustive list. If one of the following is not right for you, your LPL Financial advisor will work with you to find the one that is from our broad array of options.

### **SEP IRA**

A SEP IRA is 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 also be required to contribute for them. 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. For their contribution, 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. This works 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 an ideal option for the small business owner

who doesn't have any employees, and is looking for an inexpensive way to save more money than allowed by most other retirement plans. You can contribute using a combination of salary deferrals and profit sharing, each with no mandatory or minimum contributions. Spouses and equal business partners are also eligible to participate. You may also 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, and is 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 that 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:**

- Defined benefit 403(b) 457 profit-sharing plan
- Cash balance
- Non-Qualified Deferred Compensation (NQDC)
- Employee Stock Ownership Plan (ESOP)

Restrictions, limitations, and additional fees may apply.



# INSURANCE PLANS

Insurance products can have many business applications, from guarding against the loss of key persons to protecting the future of the company and personal wealth.

Regardless of your need, we can provide guidance on specialized insurance products to ensure companies of all sizes are prepared for the future.





Most businesses utilize a range of insurance products, yet many fail to take advantage of the resources available to them. While the most common business insurance types are described below, your advisor will create a unique and comprehensive plan that suits your needs.

### **Succession planning**

When you retire or become unable to work, the future of your business and employees can come into question. Succession planning helps ensure a smooth transition between current and new business ownership.

### **Buy/sell agreements**

A buy/sell agreement is a pre-determined plan to sell a business in the event that you retire, become disabled, or pass away. These agreements provide your company with financial protection and ensure the continuation of business, despite your absence. The plan is usually funded through life insurance, and it 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 your company.

### **Disability insurance**

If you lose the ability to work and earn an income, lost wages could result in the need to tap into (more personal) investments, savings, or retirement assets to fund living expenses. Disability insurance protects business and personal

assets, providing comfort that all you worked so hard to build cannot be easily erased.

### **Key person insurance**

Protect your business from the potential adverse effects of losing important employees—specifically those with a particular expertise or meaningful relationships. In the event of death, the life insurance policy provides funds to help you recruit and train new staff, help replace lost profits, and assure creditors and suppliers about continuity of your firm. Insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details.

### **Deferred compensation**

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

### **Additional business planning tools we offer:**

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



# **CASH MANAGEMENT SERVICES**





A steady influx of cash is the result of a successful business, but what's done with that cash can have a real impact on your yearly revenue. We offer access to many cash management services, all customized to address the individual goals for businesses of all sizes. Since no strategy is one size fits all, we'll take the time to carefully go over each option's risks and advantages.

### Cash enhancement strategy

If your time horizon is between 9 to 24 months, a cash enhancement strategy may fit your needs. This uses a separately managed account constructed of short-duration, investment-grade, fixed-income investments. Cash enhancement strategies 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 for the specific cyclical expenditures and cash flow requirements of your business.

### Cash management

We can provide you access to a complete line of fixed-income strategies. We'll work with you to develop a portfolio of short-term instruments designed to address your specific cash flow needs. Along with exceptional customer service, portfolio strategy, analysis, and trading recommendations, you'll gain access to competitive rates on many 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

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 LPL Financial advisor can help ensure the income you work to earn works just as hard for you in return.

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





### Separately managed accounts

These provide you access to money managers who, if engaged independently, require multimillion dollar account minimums. You'll have direct ownership of securities in the portfolio, allowing for advantages, such as custom-tailored portfolios; the ability to exclude specific securities from your portfolio for business, moral, ethical, or other reasons; and tax-efficient investing.

### Mutual fund account

Whether you need income, prefer socially responsible investing, or need a more aggressive allocation, you and your advisor will craft a portfolio of carefully selected mutual funds to help pursue all your specific needs. You'll benefit from in-depth research, unbiased recommendations, and informed asset selection. Your LPL Financial advisor has all the resources needed to maintain a disciplined focus on your individual goals.

### Variable annuity

To invest on a tax-deferred basis and supplement your retirement savings, a variable annuity may be an option. Variable annuities are long-term, tax-deferred investment vehicles designed for retirement purposes, containing both an investment and insurance component, and carrying insurance related charges. A variable annuity can be tailored to address your individual requirements, offering optional features at additional costs, such as protected lifetime income, long-term care needs, and principal guarantee, to name a few. Your advisor will help you choose a variable annuity product that best suits you.

### Additional wealth management services available:

- Cash management
- Life insurance
- Charitable giving
- Real Estate Investment Trusts (REIT)



When it comes to financial independence, it's has never been more important to enlist the help of a financial advisor. By asking the right questions and discovering what matters most, you and your advisor will develop and implement an investment plan designed especially for you.

**Variable annuities are sold only by prospectus. Guarantees for variable annuities are based on claims paying ability of the issuer. Withdrawals made prior to age 59½ are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of these investments will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value. Optional features may carry additional costs and may have restrictions and limitations.**

Investing in mutual funds involves risk, including possible loss of principal. Investments in specialized industry sectors have additional risks, which are outlined in the prospectus.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rate rise and are subject to availability and change in price.

Investing in real estate/REITS involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

Separately managed accounts may or may not be managed on a tax efficient basis. Please consult with your representative for any opportunities within a certain manager's portfolio to monitor tax efficiency.





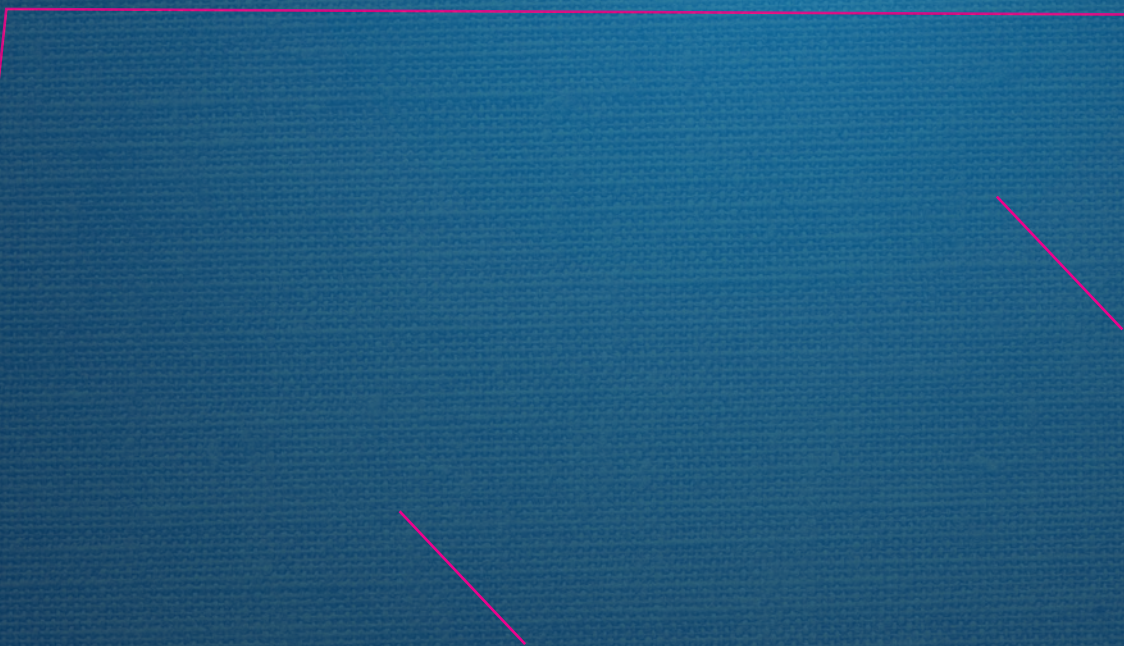
# LET'S GET DOWN TO BUSINESS

Providing an expanse of services from retirement and insurance to cash and personal wealth management strategies, LPL Financial advisors can be the trusted resource you need to ensure your business is positioned for success today, tomorrow, and for years to come.

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







This material has been prepared by LPL Financial. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of and makes no representation with respect to such entity. LPL Financial. A registered investment advisor. Member FINRA/SIPC.



