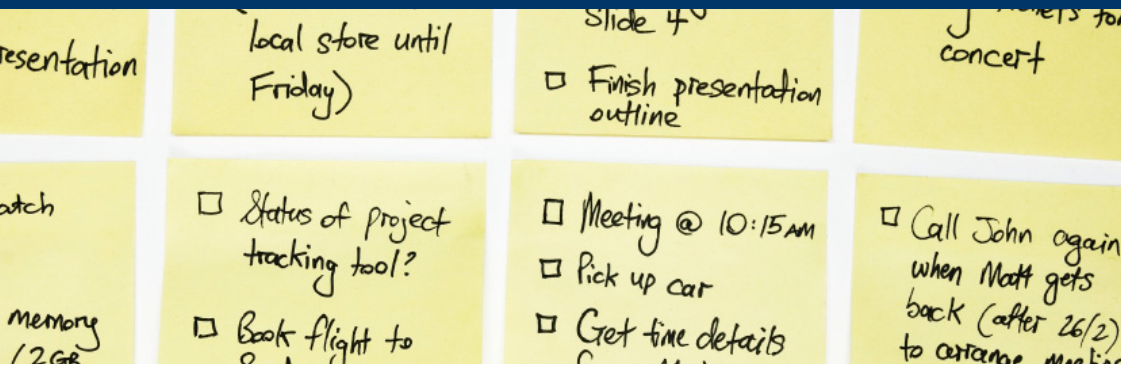


## OUR PARTNERSHIP WITH LINCOLN FINANCIAL ADVISORS

In today's complex economy,  
financial planning is no longer  
a do-it-yourself project.

Although you have every intention of getting your financial affairs in order, your day-to-day schedule can get in the way.



To help you move closer to your financial goals, we have teamed up with a premiere financial planning firm, Lincoln Financial Advisors.

Together, we can help you get organized and put you back on course. In today's complex economy, financial planning is no longer a do-it-yourself project. The LFA team can provide you with a thorough analysis of your current situation. Then, we can develop, coordinate, and integrate strategies that are tailored to your specific goals.

### WHY WAIT?

We can help you put together an action plan to help improve your financial health. Call today to schedule an appointment!

DO YOU NEED A  
FINANCIAL SECOND  
OPINION®? ASK  
YOURSELF THESE  
QUESTIONS:

- Have your beneficiary designations been reviewed?
- Do you have a current will, power of attorney, and health care proxy?
- Has gifting and other tax reduction strategies been evaluated?
- Will the government benefit more from your estate than your heirs?
- How will you maintain your current lifestyle when you retire?
- Will your assets be impacted by taxes or an extended illness?
- Do you wish to provide college funding for your children or grandchildren?
- Will your emergency fund cover your necessary expenses?
- Did you title your assets properly?



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