

# LISTEN. BALANCE. GOALS.

Securities and Investment Advisory Services  
offered through Representatives of NFP Securities,  
Inc., a Broker/Dealer, Member NASD/SIPC and  
Federally Registered Investment Advisor LBG is  
affiliated with NFP Securities and a subsidiary  
of National Financial Partners Corp., the parent  
company of NFP Securities, Inc. - 5/05



**Lincoln Benefits Group**

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## Lincoln. Benefits. Group.

LBG is a multi-disciplinary team of experienced professionals who offer comprehensive planning, management, and administration of employee benefit programs as well as consulting services for retirement programs. We also provide institutional and individual financial planning services.

Our efforts are focused with particular passion on the not-for-profit world, faith-based associations, and organizations serving the community.

Our approach is based on four guiding principles:

**Commitment to the Non-Profit** – 90% of LBG clients are non-profit organizations. Long ago we made it our mission to provide quality benefit plans for those committed employers who want the best for their dedicated staff.

**Product Independence** – By considering the universe of products, rather than being married to one product or vendor, we’re able to recommend the best one for you and your organization. At the same time, our affiliation with NFP Securities allows us to access and pass along an incredible amount of financial research and group purchasing power.

**Client Driven Solutions** – Cost is but one factor when recommending an insurance carrier. Our process considers your mission, employee needs, budget, employer-to-employer comparability, market trends in benefits and cost projections.

**Employee Counseling & Education** – Unlike other group insurance benefit consultants and retirement administration firms, LBG is available to counsel each and every employee. We’ll be there to guide employees during initial enrollment and on a regularly scheduled basis thereafter.

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## LBG Background

Founded in 1987. Today, we service more than 300 group clients in the Greater Philadelphia Area, along with others in over 25 states, and manage more than \$300 million in group and individual assets.

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## Focus on what matters most.

Your employees. Your family. Your future. Your life. If it means something to you, it means something to us. In fact, everything we do, every plan we develop, is designed around making people feel secure.

LBC focuses our resources equally on employers and employees, offering group insurance and comprehensive employee benefits that help you maximize your return on investment and protect what you hold most dear.

Listen. Balance. Goals. It's not just our slogan, it's our mantra.

We begin every client relationship by listening... to who you are, to what you need, to what

concerns you most. Only when we know these answers can we begin building a plan to help you get there.

Balance is critical. Benefits weighed with cost, each mix unique to an organization's specific culture, or an individual's personal requirements.

And goals. Always an eye on the goal. Because if we don't get you there, the rest is insignificant. It's what makes us tick, and what keeps our clients happy.



*Be it college, a wedding, or starting a career, we'll help your employees and their families plan their most important life events. Together, we'll secure their future.*

# Longevity. Balance. Gains.

Whatever your financial goals, we have a plan to help you reach them. Early retirement? World travel? Paying for college? A second home? They're all within reach, provided you plan early, strike the right balance between risk and return, and remember that most successful financial plans are long-term strategies.

*The most frequent question employees ask is "Will I have enough for retirement?" The answer depends, in large part, not on how much they make right now, but what they do with it. We can show your employees how to get closer to a secure retirement, and still have enough to enjoy life today.*



*The price of a good cup of coffee today...\$3.50  
 The price of a good cup of coffee everyday for a year...\$1,277.50  
 The price of a good cup of coffee everyday for only 20 years of your retirement...\$25,550.  
 Are you saving enough for coffee during your retirement?*

**We can help you reach your goals in a number of ways, including:**

- 403(b) Plans
- 457 Top Hat Plans
- 401(k) Plans
- Profit Sharing Plans
- Money Purchase Plans
- Defined Benefit & Retirement Plans
- Investment Management
- Individual Financial Planning
- Post Retirement Planning
- College Savings Plans



## Focus on the big picture.

As a long-recognized leader in employee benefits, LBG understands the need for continued support and administration guidance, along with specialized and effective communication, to make your benefit plan successful.

For retirement plans, LBG's services include design, administration, plan documents, Form 5500 preparation, consolidated reporting, performance summaries, fiduciary tools and compliance management services for 403(b), 401(k), 401(a) and 457(b) plans. Although we continue to remain product independent, we offer a wide range of mutual funds and managed account services. In addition, LBG staffs a Call Center to assist with distributions, loans, transfers and general questions.

Additionally, LBG takes care of the following **Retirement Administration and Recordkeeping Services:**

- Plan Document Preparation
- IRS Form Preparation and Filing including 5500's, 5558, etc...

- Compliance Testing
- Participant Recordkeeping
- Loan reporting and calculation
- Distribution consulting and processing

We also offer an ongoing series of **Seminars, Reviews and Consulting Services** for your organization and employees. Past topics include:

- Basic Investment Knowledge
- Tax Lessons
- Fiduciary Review
- Benefits Study
- Am I saving enough for retirement?
- 529 College Savings Plans
- Rising Cost of Health Care
- Life & Disability Insurance
- Survey of IRAs

*Our retirement staff has a solid background in retirement planning, averaging more than 20 years of industry experience.*





*Web-based Benefits Administration gives you and your employees instant, anytime access to accounts and other helpful resources.*



## Life. Benefits. Goals.

The right employee benefits package holds gains for both employer and employee. For employers, it helps them attract and retain valuable, hardworking employees — the backbone of any successful organization. As well, employees gain the peace of mind they need to focus on work, knowing their lives and families are protected and cared for.

To help companies establish a robust employee benefits plan, LBG first asks if your benefit program is unique to your organization. Does it offer quality competitive rates and features? Is it the best and most affordable program available to your organization?

An LBG Benefits Study can help maximize your plan investment, control costs, reduce unnecessary administration, improve employee morale and more.

### **We can help you establish:**

- Group Health Insurance
- Dental Insurance
- Vision Insurance
- Long-Term & Short-Term Disability
- Life Insurance

- Long Term Care
- Voluntary & Supplemental Products
- Health Reimbursement Accounts & Health Savings Accounts
- Employee Assistance Programs

### **We also offer:**

- Benefits Communications Systems
- Section 125 Administration Systems
- Extensive Benefits Systems
- Customized Plan Design
- Section 125 (Cafeteria Plan) Development, Implementation & Administration
- Human Resources Support Services



*A well-designed benefit study will review all your employee benefit plans, your allowable budget and your organization's goals. Once complete, you'll have a three- to five year plan with recommendations to help meet your goals.*



## Focus on the future.

*Financial Planning.* Preparing for life's different stages can often seem daunting without the help of an experienced financial professional to guide you. And while choosing the right financial professional isn't always easy, it may be the most significant investment decision a person will make in their lifetime.

Hundreds, if not thousands, of financial products and planning ideas compete for investors' attention every day. Unfortunately, this information is often fragmented and isn't always suited to your unique financial position.

We focus solely on each client's personal situation, and seek to establish a lifelong relationship based on trust and communication. We'll first conduct an in-depth evaluation to learn who you are and what financial goals you value most, then create a structured plan based on saving and investing. The focus, as always, is your financial security — today, and far into the future.

We'll help you develop an asset allocation strategy — a unique mix of investment types with varying degrees of return and risk that fit your individual time horizon and comfort level. Your financial goals will always dictate which financial instruments we implement.

We realize it's almost impossible for anyone not working in the financial field to keep up with today's rapidly changing financial products, tax laws, and volatile economy. So we'll always be there to answer your financial questions, suggest investment opportunities, and evaluate our progress on a regular basis so we can make any necessary adjustments.



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## Peace of mind. What does it mean to you?

What if you could go to sleep every night confident in the knowledge that your employees' benefits program will grow with your needs. That their families are taken care of. That their retirement will be everything they've dreamt it can be. And that your employee benefit program will grow as your needs change.

We help you and your employees feel secure. With a range of employee benefits, insurance and financial plans — along with the expert counsel, guidance and support you need to be successful.

LBG takes a "hands on" approach to financial guidance. Our advisors and planners help you focus on where you want to go, show you how to get there, and continually remind you of the importance of maintaining a disciplined approach to help you reach your goals.



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WELCOME TO LBG.