



**WE ENRICH THE LIVES OF THE PEOPLE WE TOUCH.**

Founded in 1969, Luttner Financial Group, Ltd, a Lifetime Financial Growth Company, (LFG) has dedicated its efforts to helping our clients create, maximize, protect and enjoy their wealth. LFG is one of the region's largest financial services firms with offices in Pennsylvania, Ohio, Kentucky, West Virginia and Indiana.

Clients of LFG have access to the intellectual capital of more than 200 financial representatives with diverse expertise in the protection and accumulation of wealth, investments, executive benefits, employee benefits, business planning and estate planning. Many of our professionals carry advanced degrees and designations including, Juris Doctorate (JD), Master of Business Administration (MBA), Certified Public Accountant (CPA), Chartered Life Underwriter (CLU), Certified Financial Planner (CFP), and Certification for Long Term Care (CLTC). With LFG's team-based approach, our clients benefit from the collective, unique abilities and expertise of our professional advisory force while enjoying the one-on-one service of a much smaller enterprise.

**OUR MISSION**

To provide excellence in service and innovative financial product design to help our clients reach their financial objectives in the creation, maximization, protection and enjoyment of wealth by advocating for them to make informed financial decisions which reflect their value system, love of family, and commitment to community.

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**LFG OFFICES**

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**your business . your life**

Business Agreements Financial I

Balance Protect Be Organized Communicate

Business Liabilities Cash Flow Enjoy



A LIFETIME FINANCIAL GROWTH COMPANY



# your business

## Business Balance Sheet

PROTECTION				
Property & Casualty Insurance	Disability & Health Insurance	Legal Documents	Life Insurance	

ASSETS		LIABILITIES & OWNER'S EQUITY	
Current		Current	
Fixed		Long Term	
Intangible		Equity & Retained Earnings	
Total		Total	

**BOOK VALUE**

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CASH FLOW				
Gross Income	Protection	Assets	Expenses	Net Income

# your life

## Personal Balance Sheet

PROTECTION			
Property & Casualty Insurance	Disability & Health Insurance	Legal Documents	Life Insurance

ASSETS		LIABILITIES	
Personal Property		Short Term	
Savings		Taxes	
Investments		Mortgages	
Retirement		Business Debt	
Real Estate		Total	
Business			
Total			

**NET WORTH**

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CASH FLOW				
Gross Income	Protection	Assets	Liabilities	Net Income

### For the Employees

Already In Place	Need To Review	Employee Benefit Plans
<input type="checkbox"/>	<input type="checkbox"/>	The Living Balance Sheet®
<input type="checkbox"/>	<input type="checkbox"/>	Group Medical
<input type="checkbox"/>	<input type="checkbox"/>	Group Dental
<input type="checkbox"/>	<input type="checkbox"/>	Group Life
<input type="checkbox"/>	<input type="checkbox"/>	Short Term Disability
<input type="checkbox"/>	<input type="checkbox"/>	Long Term Disability
<input type="checkbox"/>	<input type="checkbox"/>	Vision
<input type="checkbox"/>	<input type="checkbox"/>	Critical Illness
<input type="checkbox"/>	<input type="checkbox"/>	Section 125 Cafeteria Plans
<input type="checkbox"/>	<input type="checkbox"/>	Long Term Care Insurance
<input type="checkbox"/>	<input type="checkbox"/>	Voluntary Benefit Plans
		<b>Employee Retirement Plans</b>
<input type="checkbox"/>	<input type="checkbox"/>	401(k)
<input type="checkbox"/>	<input type="checkbox"/>	Profit Sharing
<input type="checkbox"/>	<input type="checkbox"/>	Defined Benefit Plan
<input type="checkbox"/>	<input type="checkbox"/>	Fully Insured 412(i) Plan
		<b>Employee Non-Qualified Plans</b>
<input type="checkbox"/>	<input type="checkbox"/>	Deferred Compensation
<input type="checkbox"/>	<input type="checkbox"/>	Selective Executive Retirement Plans
<input type="checkbox"/>	<input type="checkbox"/>	Bonus Plans
<input type="checkbox"/>	<input type="checkbox"/>	Split Dollar

### Commercial Property & Liability Risks

Already In Place	Need To Review	
<input type="checkbox"/>	<input type="checkbox"/>	General Liability
<input type="checkbox"/>	<input type="checkbox"/>	Property
<input type="checkbox"/>	<input type="checkbox"/>	Inland Marine
<input type="checkbox"/>	<input type="checkbox"/>	Business Income & Extra Expense
<input type="checkbox"/>	<input type="checkbox"/>	Commercial Auto
<input type="checkbox"/>	<input type="checkbox"/>	Liability Umbrellas
<input type="checkbox"/>	<input type="checkbox"/>	Professional Liability/Errors and Omissions/Malpractice
<input type="checkbox"/>	<input type="checkbox"/>	Directors & Officers Liability (E&O)
<input type="checkbox"/>	<input type="checkbox"/>	Employment Practices
<input type="checkbox"/>	<input type="checkbox"/>	Pollution
<input type="checkbox"/>	<input type="checkbox"/>	Bonds
<input type="checkbox"/>	<input type="checkbox"/>	Workers' Compensation

### For the Business Owner

Already In Place	Need To Review	
<input type="checkbox"/>	<input type="checkbox"/>	The Living Balance Sheet
<input type="checkbox"/>	<input type="checkbox"/>	Business Succession Plan
<input type="checkbox"/>	<input type="checkbox"/>	Buy/Sell Agreements
<input type="checkbox"/>	<input type="checkbox"/>	Shareholder Benefit Plans
<input type="checkbox"/>	<input type="checkbox"/>	Qualified Retirement Plans
<input type="checkbox"/>	<input type="checkbox"/>	Non-Qualified Retirement Plans
<input type="checkbox"/>	<input type="checkbox"/>	Life Insurance
<input type="checkbox"/>	<input type="checkbox"/>	Disability Income
<input type="checkbox"/>	<input type="checkbox"/>	Overhead Expense
<input type="checkbox"/>	<input type="checkbox"/>	Long Term Care
<input type="checkbox"/>	<input type="checkbox"/>	Business Debt Protection
<input type="checkbox"/>	<input type="checkbox"/>	Creditor Protection
<input type="checkbox"/>	<input type="checkbox"/>	Personal and/or Estate Planning
<input type="checkbox"/>	<input type="checkbox"/>	Wealth Management and Monitoring
<input type="checkbox"/>	<input type="checkbox"/>	Personal and Business Vault
<input type="checkbox"/>	<input type="checkbox"/>	Financial Stress Testing
<input type="checkbox"/>	<input type="checkbox"/>	Daily Comprehensive Balance Sheet
<input type="checkbox"/>	<input type="checkbox"/>	Exit Planning
<input type="checkbox"/>	<input type="checkbox"/>	Key Person / Executive
<input type="checkbox"/>	<input type="checkbox"/>	COLI