LUTTNER
FINANCIAL GROUP, LTD.

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

Pittsburgh, PA	Dayton,OH
Cincinnati, OH	Morgantown, WV
Cleveland, OH	Batesville, IN
Canton, OH	Louisville, KY
Columbus, OH	

inancial **Market** Decisions Educate Collaborate
Balance Success **Sell** Holistic Pe
Vault Wills **Expand** Discipline Be Compet
Family Photos & Videos Incorporation D
Personal **Grow** Stress Test Balance **Manage**
Vault Wills Insurance Policies Be Fulfilled Co

your business . your life

Business Agreements Financial F
Balance **Protect** Be Organized Communicate
Business Liabilities Cash Flow **Enjoy**

LUTTNER
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A Lifetime Financial Growth Company

The Living Balance Sheet®

For the Employees

Already In Place | Need To Review

Employee Benefit Plans

- The Living Balance Sheet®
- Group Medical
- Group Dental
- Group Life
- Short Term Disability
- Long Term Disability
- Vision
- Critical Illness
- Section 125 Cafeteria Plans
- Long Term Care Insurance
- Voluntary Benefit Plans

Employee Retirement Plans

- 401(k)
- Profit Sharing
- Defined Benefit Plan
- Fully Insured 412(i) Plan

Employee Non-Qualified Plans

- Deferred Compensation
- Selective Executive Retirement Plans
- Bonus Plans
- Split Dollar

Commercial Property & Liability Risks

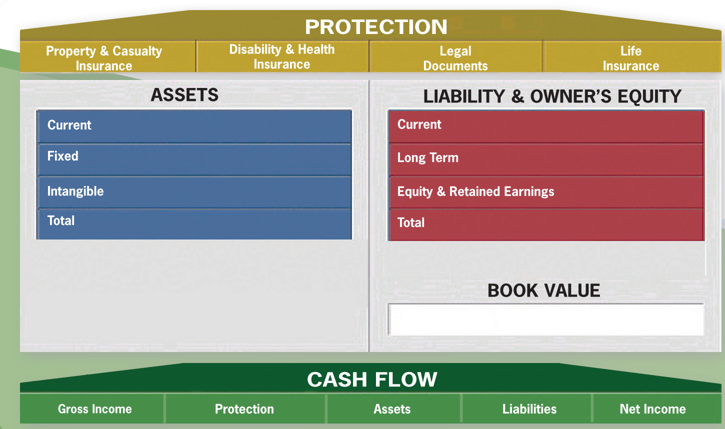
Already In Place | Need To Review

- General Liability
- Property
- Inland Marine
- Business Income & Extra Expense
- Commercial Auto
- Liability Umbrellas
- Professional Liability/ Errors and Omissions/Malpractice
- Directors & Officers Liability (E&O)
- Employment Practices
- Pollution
- Bonds
- Workers' Compensation

Our Areas of Expertise Include

- Asset Protection
- Wealth Creation

Business Balance Sheet



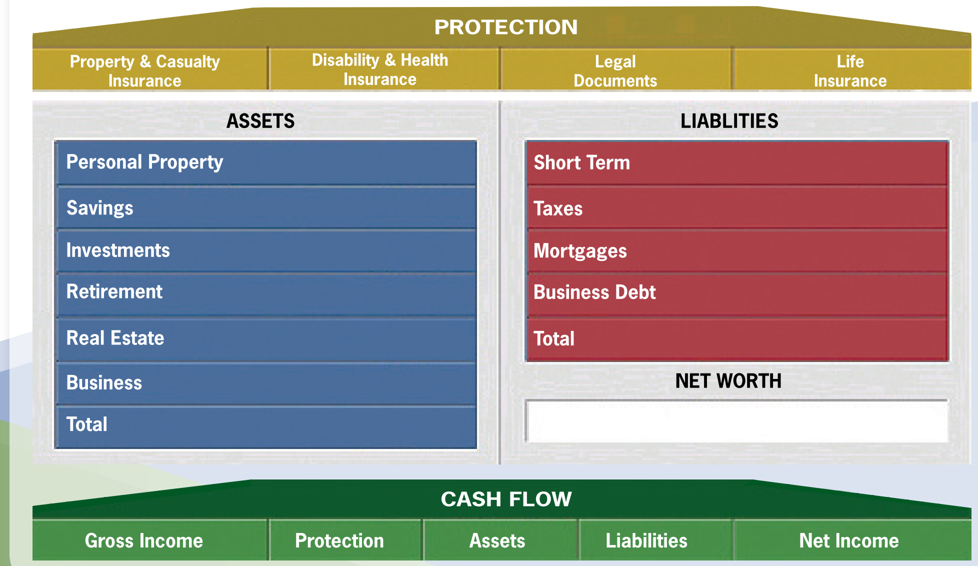
For the Business Owner

Already In Place | Need To Review

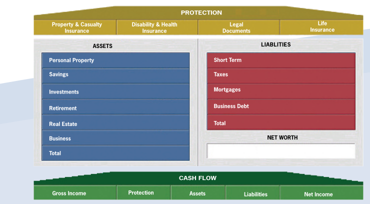
- The Living Balance Sheet
- Business Succession Plan
- Buy/Sell Agreements
- Shareholder Benefit Plans
- Qualified Retirement Plans
- Non-Qualified Retirement Plans
- Life Insurance
- Disability Income
- Overhead Expense
- Long Term Care
- Business Debt Protection
- Creditor Protection
- Personal and/or Estate Planning
- Wealth Management and Monitoring
- Personal and Business Vault
- Financial Stress Testing
- Daily Comprehensive Balance Sheet
- Exit Planning
- Key Person / Executive
- COLI

Our Value-Added Proposition

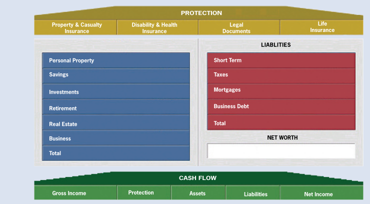
Personal Balance Sheet



At Retirement



Age 100



Our Process

Step 1 Document and analyze the current situation.

Step 2 Define risks, goals and visions.

Step 3 Identify roadblocks and opportunities.

Step 4 Design strategies to:

- Remove or minimize the obstacles, problems, risks and issues preventing you from achieving your goals.
- Take advantage of appropriate financial products and opportunities.

Step 5 Use experts to assist you in implementing the plan and maximize your security and prosperity.

Step 6 Measure the results. Review regularly and adjust the plan when necessary.

The Living Balance Sheet® allows you to securely monitor your personal and business financial strategies and opportunities. Access is available 24/7, worldwide.

We can be a lifetime resource for you, developing financial strategies, keeping your business and personal plans on track. By using The Living Balance Sheet we help you see your issues clearly, with a holistic view for the first time.

Committing an idea to paper is only part of the process.

Make it a priority and take the time necessary to develop a comprehensive plan for yourself, your family, and your business that will serve as a roadmap to success, security and peace of mind over the years.

The Living Balance Sheet process is collaborative and provides continuous communication and financial "stress-testing", 24/7.