



**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.

**Pittsburgh, PA**

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Columbus, OH	

**WWW.LUTTNER.COM**

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Financial Market Decisions Educate Collaborate

Balance Success Sell Holistic Pa

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 P

Balance Protect Be Organized Communicate

Business Liabilities Cash Flow Enjoy



**LUTTNER**  
FINANCIAL GROUP, LTD.

**A LIFETIME FINANCIAL GROWTH COMPANY**



**The Living Balance Sheet®**

**BUSINESS**

Current Balance Sheet

Business Data

Business LBS

Current Overview

Personal Planning

Human Life Value  
Income Replacement  
Cash Flow Design

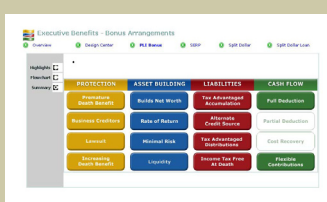
Business Continuity

Keep/Sell Options  
Key Person  
Mortgages & Loans

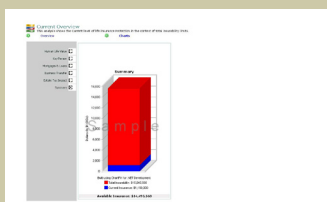
Business Sponsored Benefits

Retirement Plans  
Executive Benefits  
Business Pay Insurance

Executive Benefits



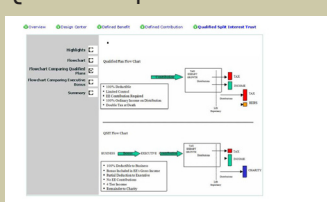
Current Overview



Balance Sheet Summary



Qualified Split Interest Trusts

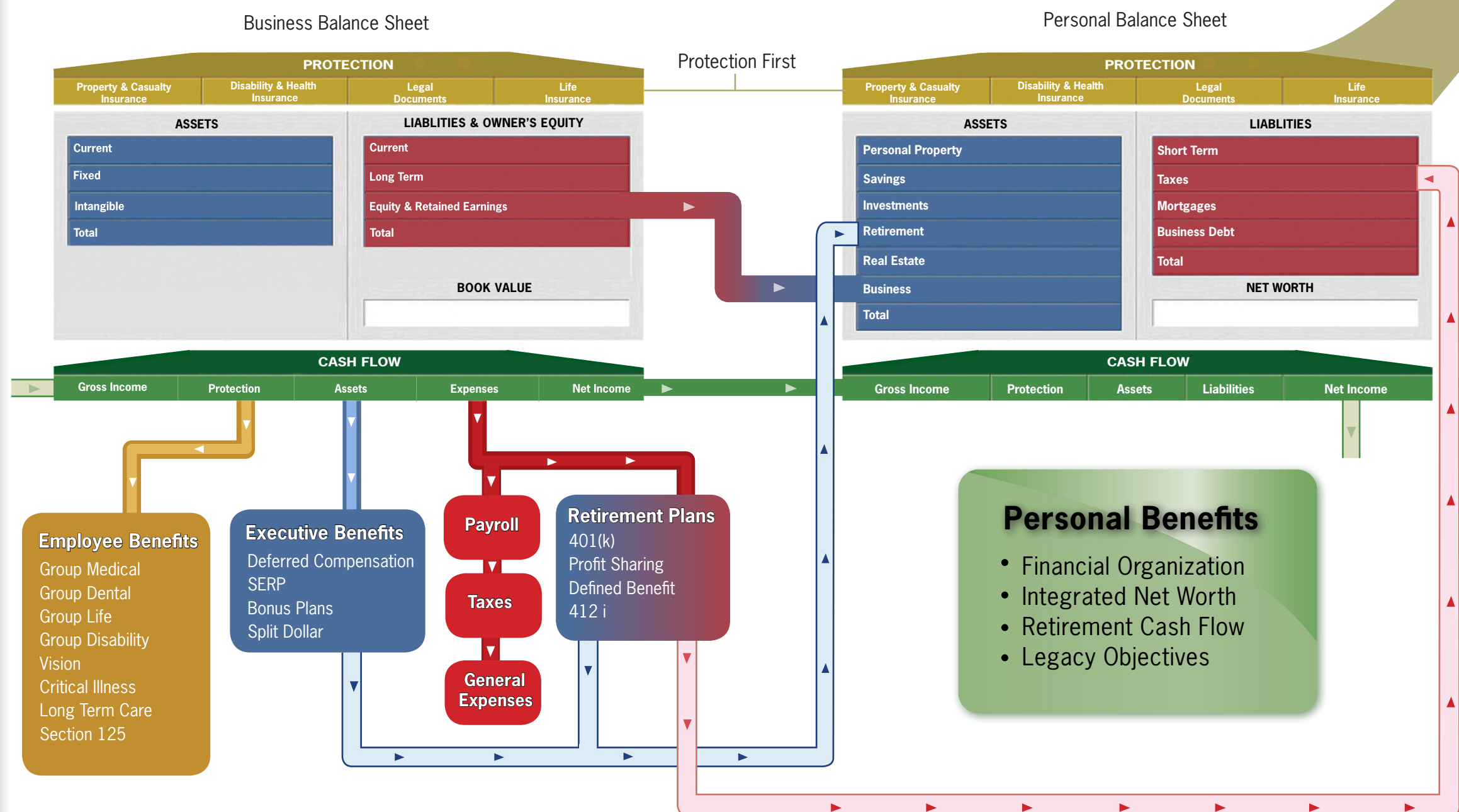


# The Living Balance Sheet®

## An integrated dual Balance Sheet view of...

### your business

### your life



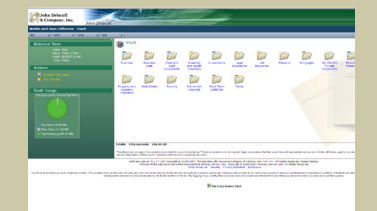
Age 100

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

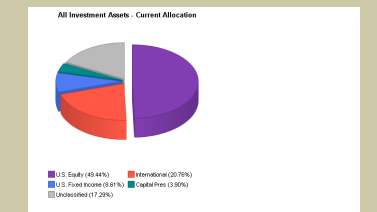
Retirement

ASSETS		LIABILITIES	
Personal Property	\$100,000	Short Term	\$100,000
Savings	\$50,000	Taxes	\$40,000
Investments	\$40,000	Mortgages	\$1,000,000
Retirement	\$600,000	Business Debt	\$1,000,000
Real Estate	\$1,500,000	Total	\$1,480,000
Business	\$1,000,000		NET WORTH
Total	\$3,100,000		\$482,100

Vault



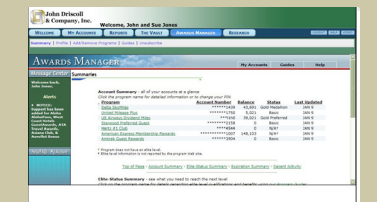
Portfolio Tracking



PDA



Rewards Manager



Personal Financial Biography

