

# BUSINESS OWNER CONCERNS

## BUSINESS PLANNING

### BUSINESS OWNERS

*Having a plan in place helps ensure that the business continues forward.*

### KEY STRATEGIES FOR ADDRESSING THE CONCERNS OF YOUR BUSINESS OWNER CLIENTS

#### A SUMMARY GUIDE TO MEETING THE BUSINESS NEEDS

STRATEGY	BUSINESS OWNER CONCERNS
KEY PERSON COVERAGE	<ul style="list-style-type: none"> <li>• Leaving business debts the family has to pay</li> <li>• Revenue loss in the event of the death of a key employee</li> <li>• Having capital to recruit and train a replacement</li> </ul>
162 EXECUTIVE BONUS PLAN	<ul style="list-style-type: none"> <li>• Attracting new talent</li> <li>• Retaining key talent</li> <li>• Providing benefits with tax-deductible dollars</li> </ul>
SERP NON-QUALIFIED DEFERRED COMPENSATION	<ul style="list-style-type: none"> <li>• Losing key talent to competitors</li> <li>• Providing an attractive retirement benefit for my key employees that will encourage them to remain employed with my business until retirement</li> </ul>
SPLIT-DOLLAR PLAN	<ul style="list-style-type: none"> <li>• Providing cost-efficient fringe benefits</li> <li>• Utilizing strategies that have minimal impact to my balance sheet</li> <li>• Designing custom plans for selected employees</li> <li>• Providing an attractive retirement benefit for my key employees that will encourage them remain employed with my business until retirement</li> </ul>
BUY-SELL AGREEMENT	<ul style="list-style-type: none"> <li>• Being able to efficiently transfer my business interest</li> <li>• Protecting my family's income in the event of my death</li> <li>• Receiving a fair price for my business interest</li> <li>• Assuring business continuity</li> </ul>
BUSINESS OWNER DISABILITY	<ul style="list-style-type: none"> <li>• Owner Disability &amp; Continuity Planning</li> <li>• Business Valuation Awareness</li> <li>• Formal Succession &amp; Exit Planning</li> <li>• Capital &amp; Liquidity Planning for Growth</li> <li>• Family Business &amp; Estate Equalization Issues</li> </ul>

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