

TAKE BOLD ACTION to advance your business

As a business owner, your number one concern is growing your business. To that end, you face a great deal of financial decisions:

- Are your key people happy or do you risk their departure to “greener fields”?
- Will your business suffer if a key person dies or becomes disabled?
- Do your rank-and-file employees have retirement options?
- Do you want to step back from business one day, or retire altogether?
- Is most of your personal wealth tied up in the business?
- Who will take over when you no longer wish – or are no longer able – to run the operation?

This sheer number of decisions and their complexity can paralyze a business owner into non-action. They distract you from effective management. **You need solutions for complex business challenges.**



Business Owner Life-stage Design, or “BOLD,” encompasses a wide range of goals and strategies. It allows you to focus on one area at a time to make strategizing and implementing solutions more manageable:

Retirement income strategies

Your retirement strategy should reflect your vision for retirement: will you retire completely, or simply step back from actively managing your business? Limiting the amount of taxes you pay in retirement may help you retire comfortably and pass more wealth on to your heirs.

Estate planning

Traditional estate planning focuses on what happens to assets at your death. But estate planning also provides the opportunity to focus on assets while you are alive. An estate plan centered on you can maximize how you enjoy life today and in retirement, and also maximize the assets you pass on to your family.

Retirement plans

Your company's retirement plan is central to employee retention and your employees' financial security. It's crucial that your retirement plan complements your business objectives.

Executive compensation

Key employees make critical contributions to your company's profitability. Selective executive compensation benefits reward those employees most responsible for your company's growth and allow key employees to share in business accomplishments.

Key person insurance

The death of a key employee could cause serious problems for your business, such as lost sales, lower earnings and loss of intellectual capital. The cost of hiring and training a replacement could negatively impact your business. You need a strategy to help you replace those costs and operate smoothly after losing a key employee.

Business succession

A business succession strategy is a key to the success and survival of your company. Strategies such as buy-sell arrangements can successfully transfer a business interest on your terms.

LEARN HOW YOU CAN TAKE BOLD ACTION TO ADVANCE YOUR BUSINESS. We'll start by gaining answers to a few crucial questions, and then develop your BOLD strategy through the priorities you identify as most important. Contact your financial professional to get started today.

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