

What will happen to the business?  
How did I let that happen?

What will happen to the business if my partner dies?  
How will I ever replace him?  
I can't keep doing this.

Why can't I sleep?

Is your business on your mind?

What happens if my business partner becomes disabled or dies? What happens to my family if it happens to me?

Business succession planning is important. It provides comfort knowing that if something happens to your business partner, you will not become partners with unintended people. It also provides comfort in knowing that if something happens to you, a designated buyer is obligated to purchase your business interest for a pre-determined price . . . protecting your family.

# Can my business survive without me?

Now is the time to evaluate how the business will be impacted financially if you become disabled or die. How will your departure impact the business' revenue, customer base, and retention of key employees? You might consider key employee planning that provides funds to temporarily replace lost revenue, and keep key employees with the business, until adjustment to your absence can be made.

# When I'm ready for retirement...will my retirement plan be ready for me?

Many business owners invest all their earnings back into the business . . . failing to set aside any of those funds for retirement purposes. This philosophy puts even more pressure on the business to succeed.

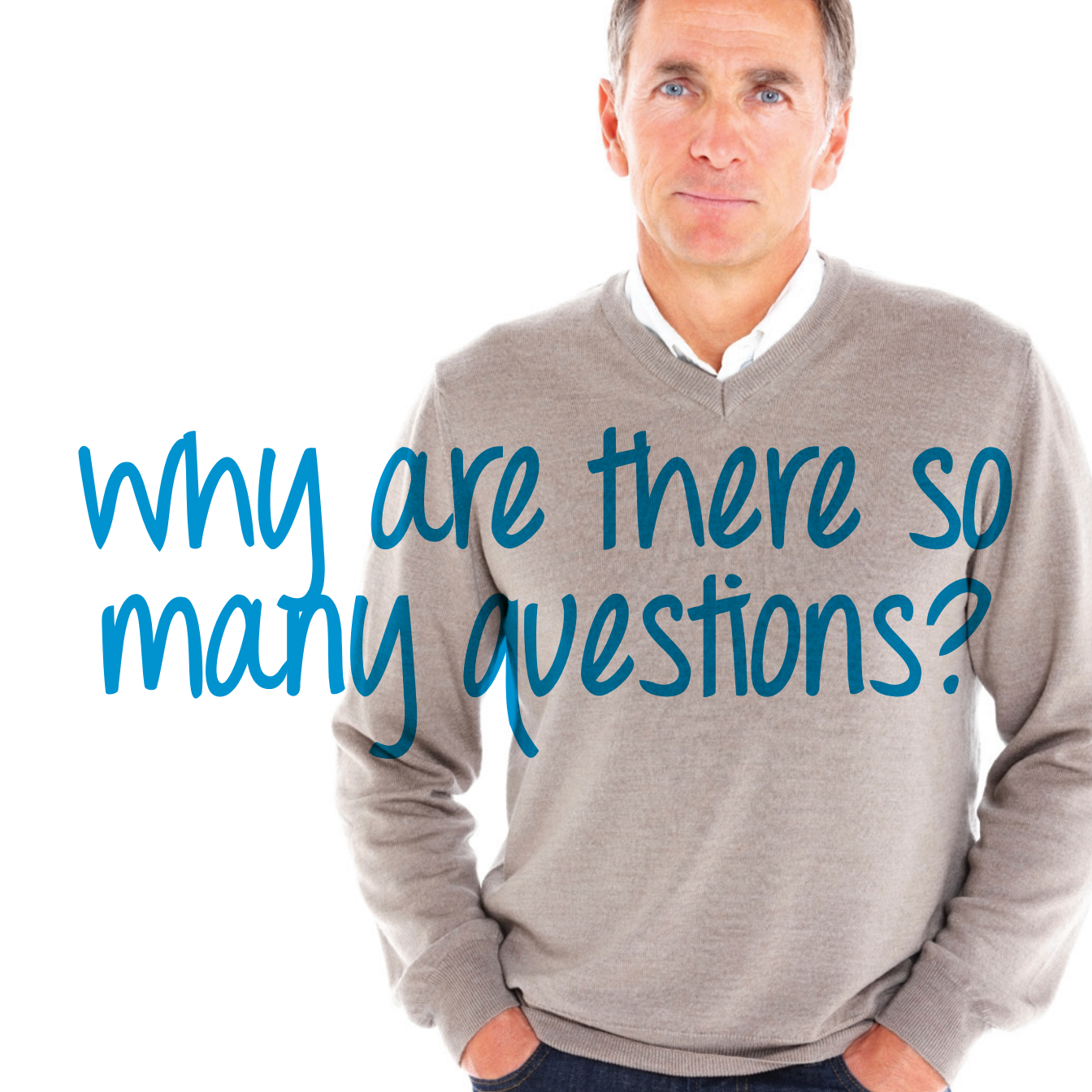
We will not only help you design a plan increasing the business' chance for success, but we can also assist in your personal savings for retirement.

# Can my business survive the loss of a key employee?

Loss of a key employee can be significant on the business' revenue. Identifying those key employees and developing a plan to cover the loss can be a critical component of your overall business plan.

# Am I properly providing employee benefits to keep my employees happy?

Keeping good employees can be difficult. Effective workers are always in demand and difficult to replace. One way to keep these employees happy and handcuffed to the business is through providing meaningful employee benefits. There are a variety of benefit plans available designed to retain and reward the employees who are vital to the continued success of your business.

A man with short grey hair and blue eyes, wearing a grey V-neck sweater over a white collared shirt, stands with his hands in his pockets against a white background. The text "why are there so many questions?" is overlaid in a blue, handwritten-style font across the center of the image.

why are there so  
many questions?

## Where are the answers?

You have an opportunity; and likely feel an obligation, to leave a lasting legacy to the people who depend on you . . . your family, your employees, your customers, and even your community. With so much on your mind, wouldn't it be comforting to know that help is available? That you are not alone in addressing these very real concerns? Rest easy . . . we have potential solutions for business continuity, key person benefits, and retirement planning.

Our job is to help you identify business risks and how those risks potentially affect your financial security and that of your family. We can then explore planning opportunities designed to minimize or even eliminate these problem areas . . . putting your mind at ease.

# We can help!

We will get to know you, your family, your business and most importantly your objectives. We will explore available opportunities that can potentially benefit your business and how your business interrelates with your overall financial and estate planning positioning.

**Contact us . . .and  
start sleeping at night.**

