



Helping Business Owners See the Forest Through the Trees

Comprehensive planning for owners
of privately held businesses



ASPECT PARTNERS

Advice to Wealth



Aspect Partners focuses on the unique intersection of enterprise and personal goals of owners of closely held businesses.

- Business Owner Planning
- Exit & Succession Planning
- Executive Compensation
- Corporate Retirement Plans & Benefits

Help for the next phase of your business development

Through hard work and perseverance, you've taken a vision and turned it into reality. You've built a successful business. You've created wealth. Maybe you've even begun grooming the next generation of leadership. Now it's time for the next phase: capitalizing on the value you've created.

Aspect Partners provides pragmatic strategies to help grow and protect your business with the goal of maximizing its value—while achieving your personal, financial and legacy planning goals.

We have developed a broad network of advisors across the country, specializing in accounting, law, qualified plan design, executive compensation, mergers and acquisitions, investment banking, benefits and others. We create integrated, outcome-oriented solutions that answer business owners' critical questions:



“How can I grow and protect my business?”

Your business probably represents your primary source of wealth and your greatest asset. Let's develop a plan that positions your business for growth and for prosperity for you and your family for generations to come.



“Who'll take the reins?”

Deciding when and how to transfer your business is one of the most important decisions you will ever make. We will walk you through the wide variety of succession paths and help you structure the most efficient transfer.



“How do I tap the value in my company?”

Financial security depends on converting your business value to cash in the most tax-advantaged manner. Aspect Partners can assist in optimizing financial distributions from your business, the sale or transfer of your company or access to capital if further investment is needed to improve its value.



“What is my business (really) worth?”

It is nearly impossible to begin meaningful business and personal financial planning without an accurate understanding of the value of your business. Just as important is a thorough understanding of your personal financial goals—and what it will take to reach them.



“How do I attract and retain top talent?”

With the right executive compensation plan, you'll be able to effectively reward superior performance, provide valuable incentives and attract and retain top talent—whether it's one or more key persons, or a select group of executives.



“How do I protect what I've built?”

You have created value for yourself, your family, your employees and your community. We will help you develop strategies to protect and preserve it.

Solutions as unique as you are



Business Owner Planning & Advice: There is no “one-size-fits-all” approach to structuring and operating a successful business. Issues of capital structure, tax reduction and entity selection interact uniquely with your own goals and vision. The challenge is to develop a plan that maximizes your company’s value today—and fulfills your objectives for tomorrow.

- Entity Selection and Capital Structure
- Business Assessment and Value Estimate
- Equity and Synthetic Equity Planning
- Growth and “Shock Absorber” Capital
- Tax Minimization
- Transitioning Enterprise Value to Personal Capital



Exit & Succession Planning: Owning a successful business is not an end in itself. Rather, it is a means to an end. We will work with you one-on-one to protect and preserve the wealth contained in your business—and create a strategy to capitalize on that wealth on your terms, while passing on assets and management control from one generation to the next. We also have access to independent third-party resources to help facilitate:

- Buy-Sell Analysis
- MBO/ESOPS
- Family Transfers
- Mergers & Acquisitions
- Cash Flow and Buyout Capital
- Exit Planning & Sales to Outside Parties



Executive Compensation: Compensation is more than just a paycheck. Together, we’ll explore the wide variety of taxable, non-taxable and deferred compensation plans available for key non-owner executives and managers. Ultimately, the right plan can help attract and retain top talent, increase business value and ensure business continuity.

- Long-Term Performance Awards
- Corporate Benefits
- Equity/Synthetic Equity Compensation
- Key Employee Protection
- Owner’s Protection
- Nonqualified Deferred Compensation



Corporate Retirement Plans & Benefits: We’ll guide you in selecting and implementing a tax-effective retirement plan that benefits both owners and employees, while complying with increasingly complex regulations.

- 401(k) Plans
- Profit Sharing
- Pension Plans
- Defined Benefit Plan
- Retirement Income Analysis
- Group Insurance



A fully integrated approach

Our focus is on finding the solution set that fits your specific objectives. It's a philosophy that uniquely defines the way we do business.

That means Aspect Partners will provide you with innovative guidance and solutions—and you make the final decisions impacting your and your company's financial future.

Clear, understandable guidance. We listen carefully, analyze fully and then provide recommendations that are relevant, timely and, above all, understandable.

Custom solutions. We provide confidential, highly customized solutions that address you and your specific needs—not a pre-packaged set of products or ideas.

Coordinated services. Our work both supplements and coordinates the services of your existing team of specialists, such as a trusted attorney, accountant or board of advisors, so that your solutions are implemented effectively and efficiently. In addition, we are experienced in marshalling the resources of a nationwide network of investment banking, M&A, legal and other technical specialists.

An ongoing relationship. Business owner planning is not a static event. Your strategies are regularly reviewed to ensure they remain consistent with your long-term objectives and are aligned with our changing world. Through it all, we keep you at the center of the process.

Your legacy starts here

As the owner of a closely held business, you're often too busy managing and overseeing day-to-day tasks to give the future its full due. Yet, your ultimate success will be measured by the creation and implementation of a comprehensive financial plan that incorporates both your enterprise and your personal objectives and that improves the probability of attaining your vision, values and goals.

Aspect Partners provides thoughtful, customized advice that reflects your goals for your business, life and legacy.