

## COMPREHENSIVE PLANNING SOLUTIONS FOR BUSINESS OWNERS

During the **Discovery Meeting**, we will thoroughly discuss your business planning goals and objectives, paying special attention to how your business plans affect your personal financial, retirement and estate planning.

- We will carefully coordinate our work with your attorney, CPA, banker and other trusted advisors as you direct us.
- We will meet with you and your spouse, business partners or family members, if applicable.

**Business Agreements:** review and recommendations of appropriate buy-sell or business succession agreements to most effectively meet your needs.

- Special emphasis on planning for succession by family members and/or key employees, including estate equalization for children not active in the business.
- Evaluation of the current type and structure of your business entity to best meet your succession goals.

**Business Valuation:** discussion, review and coordination with an outside business valuation specialist.

- To determine proper value for your buy-sell agreement.
- To help obtain maximum benefit for owners and your heirs.
- To help minimize estate, gift and income taxation and help avoid IRS valuation disputes.
- Evaluation of the ultimate sale or transfer of your business.

**Life and Disability Insurance Planning Review:** analysis and recommendations for business and personal protection.

- Evaluation to determine adequacy of benefits for buy-sell funding, cash flow needs, disability and business operational needs.
- Key person protection.

- Analysis of policy ownership and beneficiary arrangements to assure proper alignment with business and personal goals.
- Review of policies to help avoid common tax traps.
- Review of in-force illustrations and evaluation of current policies for adequacy of premium funding and maximization of benefits.

**Executive Benefits:** review of current and recommended benefits for owners and key people.

- Develop efficient strategies for owner's benefits, such as life insurance, disability, long term care and medical expenses.
- Consideration of benefits for key person retention and recruiting.

**Retirement Planning:** review of current and recommended qualified retirement plans.

- Evaluation of adequacy of retirement benefits to meet your planning objectives.
- Development of optimum plan designed to help maximize your benefits while maintaining overall plan costs within budget.
- Evaluation and recommendations of current plan investments, performance and expenses.
- Review of current and recommended plan administration to assure proper IRS and DOL compliance.

**Estate Planning Strategies:** review and recommendations of your estate plan.

- Review of your current wills, trusts and other estate planning documents.
- Recommendations to bring your estate plan in line with your goals and objectives.
- Review and recommendation of strategies to help reduce estate, gift and income taxes.
- Coordination of your business and personal estate planning.

**Other important planning considerations:**

- Asset protection planning.
- Cash management.

Representatives of Signator Investors, Inc. do not provide tax and legal advice. Please consult your tax advisor or attorney for such guidance.