

We offer consulting to business owners on:

Business owners need a coordinated approach to the complexities of business succession planning, retirement plans, non-qualified retirement plans, asset protection and risk management.

408(b)(2): Employee Retirement Income Security Act of 1974 (“ESIRA”), which in general, requires certain providers to disclose to plan fiduciaries certain information regarding their compensation.

Employee Stock Ownership Plans: An employee-owner method that provides a company’s workforce with an ownership interest in the company. In an ESOP, companies provide their employees with stock ownership, often at no up-front cost to the employees. ESOP shares, however, are part of employees’ remuneration for work preformed.

Traditional Defined Benefit Plans: Employee benefits are sorted out based on a formula using factors such as salary history and duration of employment. Investment risk and portfolio management are entirely under the control of the company.

Cash Balance Plans: A defined benefit retirement plan that maintains hypothetical individual employee accounts like a defined contribution plan.

Real Estate 1031 Exchange: The exchange of certain types of property may defer the recognition of capital gains or losses due upon sale, and hence defer any capital gains taxes otherwise due.

Securities Based Lending: Refers to the lending of securities where the borrower provides the lender with collateral in the form of cash.

Retirement Planning : Our consultative process matches your goals with the appropriate retirement plan for your business.

Defined Contribution Plans

- 401(k) and Profit-Sharing Plans
- 408(b)(2)
- Employee Stock Ownership Plans

Defined Benefit Plans

- Traditional Defined Benefit Plans
- Cash Balance Plans
- 4012(i) Plans

Real Estate

- 1031 Exchange

Securities Based Lending

Asset Protection: There are different types of asset protection techniques which may be utilized to insulate assets from creditors.

Statutory Protection

- Retirement Plans
- Life Insurance Benefits and Cash Value

Insurance

- Life, Disability, Long-Term Care, Business Overhead Disability
- Key Person Insurance

Asset Placement

- C-Corp, LLCs, LLPs FLPs, Irrevocable Trusts

Succession Planning: There are many factors to consider when selling or transferring a business because of disability, death or retirement. Who is the best buyer? How should the transaction be structured?

- Buy/Sell Agreements
- Sell to Family Member, Employee(s) or Outside Buyer
- Private Annuity, ESOP, Installment Note, SCIN, ect.
- Investment Banking Advisory Services