

# 4 Areas of Planning

## Entity Planning

- Valuation
- Cash Flow – Working Capital
- Financial Leverage
- Tax planning – C vs. S
- Opportunity for Growth – Risk in Industry – Barrier for Entry
- Risk Management
- Bridge to Personal Financial Plan

## Executive Compensation

- Key Employee Retention
- Deferred Compensation – Synthetic Equity
- COLI
- Optimize Pension
- 3.8% Surtax Planning
- 1031 and 1035 Exchanges

## Employee Benefits

- Group Benefits
- Health Care Reform – Health Benefits
- 401(k) Plan
- Long Term Care
- Disability Income

## Business Succession

- Bench Strength for internal succession
- Exit Planning
- Buy Sell
- Keep Sell
- No B/S (Children Business)
- No B/S (Partner)
- Stock Red vs. Cross Purchase
- Wait & See Buy/Sell
- Equalization – Business to Children
- Financial vs. Market Researching
- Value Gap
- Management Succession
- ESOP