

WEALTH MANAGEMENT SERVICES

WHY WORK WITH OUR TEAM OF FINANCIAL ADVISORS?

Countless hours of time, energy, and focus have been dedicated to positioning your business for maximum value. But what comes next after the sale? We're here to help you envision life post-transaction.

As you prepare to reap the benefits of your hard work, you'll find yourself in a new and dynamic environment. Navigating the ever-changing tax, investment, and business landscapes requires a qualified financial advisor. Managing the proceeds from your business sale demands high-touch coordination, thoughtfulness, and energy. Our holistic approach ensures these efforts are seamlessly coordinated, allowing you to focus on your post-exit dreams rather than getting bogged down in details.

PREPARING FOR LIFE AFTER CLOSING

Our team of Certified Exit Planning Advisors and CERTIFIED FINANCIAL PLANNING™ PROFESSIONALS help you achieve your goals by taking a holistic approach to answering some of these common questions:

- » How much do I need to sell my business for to live the lifestyle I want to live?
- » How do I save on taxes related to the transaction?
- » How do I maximize the assets I pass onto the next generation and minimize the amount I pay in estate taxes?
- » How can I maximize the tax benefits associated with my charitable endeavors?
- » How should I invest the proceeds from the sale?
- » If they offer, should I stay on and continue to work until retirement age and defer those wages?
- » How close am I to retirement?
- » How much can I spend on travel?
- » How much can I allocate to helping kids and grandkids with education?

POST-TRANSACTION PLANNING SERVICES

Our holistic financial planning approach ensures every aspect of your financial life is considered. Whether it's deferring wages into a qualified plan, leveraging tax deferral strategies, managing charitable contributions, developing next-generation planning, or optimizing account distributions for tax advantages, we handle it all. This allows you to focus on what truly matters to you.

DISTRIBUTION PLANNING

Having sold your business, you are now in the distribution phase of life—focused on preserving wealth and enjoying the fruits of your labor. We take a thoughtful approach to distribution planning, ensuring your lifestyle is funded in the most tax-efficient manner possible.

QUALIFIED PLAN SERVICES

If you are offered to continue to work for the acquirer after the transaction, there is an opportunity to defer those wages into a qualified plan. This would allow you to build up funds in a tax-deferred chassis at a materially faster rate than most people are able to. Our financial advisors can guide you through this process, helping you maximize these opportunities and develop a personalized strategy that aligns with your long-term goals.



ESTATE PLANNING (BEFORE CLOSE)

Now that you have exited the business, you likely have a taxable estate on your hands. There are a number of strategies our advisors can implement to reduce and/or eliminate your estate tax liability. Since this is an ever-changing landscape, it is crucial to have a qualified financial advisor at your side to help recalibrate your estate plan as needed.

CHARITABLE PLANNING

Donating to charity is a highly effective way to reduce your tax liability. You can make a significant gift, receive a deduction, and delay granting to your chosen charities. Additionally, strategies exist to donate appreciated securities, receive a deduction, and reset your basis to lower future tax obligations. Various vehicles enable dynamic charitable giving, and a qualified financial advisor can help you identify and implement the most suitable strategy for your needs.

TAX PLANNING SERVICES

We assist our clients in understanding, projecting, and planning for their tax liabilities. With our in-house CPAs, we leverage their experience to identify and implement appropriate tax-saving strategies. This may include converting funds to a Roth IRA, performing tax-loss or gain harvesting, or making significant charitable donations. We plan for potential taxes in advance, ensuring timely strategic financial decisions to reduce your tax liability.



RISK MANAGEMENT

Now that you have exited your business, you have eliminated a large risk of concentration on your balance sheet. However, there are still many areas of risk that likely need to be reduced, such as long-term care, disability, and life insurance. Our holistic approach does not leave these risks on the table but instead determines the most cost-effective manner to reduce or completely eliminate these risks.

QUALIFIED TAX DEFERRAL STRATEGIES

Many strategies are available to defer taxes associated with capital events, such as 1031 exchanges and investments in Qualified Opportunity Zones. These are powerful strategies that allow you to plan for your taxable events more strategically or eliminate the taxes altogether in some instances. Our comprehensive approach ensures that these opportunities are considered and implemented where appropriate.

OUR MISSION

Our mission is to empower owners who have exited their businesses with the ability to live the lives they have always dreamed of. You as a business owner have worked very diligently to get to this point. Now, let's make the most of all your hard work by setting you and your family up to reach your goals. Let us do the hard work of planning, implementing, and coordinating so that you can focus on your dreams of life after exiting the business.

CONTACT US



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