

What's important to you?

Protecting My Business

- I have **business loans** but:
 - I only have (expensive) creditor insurance
 - I don't have insurance to cover the loans
- I have business partners, but we haven't set up a **Shareholders Agreement** yet

If a shareholder dies, a **Shareholders Agreement** requires the estate of the deceased shareholder to sell the shares back to the remaining shareholders for a specific price.

This protects all parties and prevents the surviving shareholders from being in business with the deceased partner's family members.

- I want to make sure my business won't be disrupted by the death or disability of our **key employees**
- Our **employee benefits plan costs** are too volatile. I'd like to learn about a stable alternative.

Business Planning

- I'm interested learning about strategies to **minimize corporate taxes**
- I want to **sell my business** or **pass it to the next generation** in the most tax-efficient way
- I have children who will be taking over my business and others who will not. It is important to me that all **my children are treated fairly**
- I'm beginning to think about how to **exit my business** and would like help planning
- I would like to look at creating incentives for **retaining my best employees** long-term
- I'd like to speak to a consultant about **making my business more profitable**

Protecting My Family

- I have **personal life insurance** but I want to:
 - make sure I have enough
 - lower my costs
 - assign a new agent
 - review my policies
- I **don't have any life insurance** & I want to:
 - look at my options
 - see if I can get insurance because I've had difficulty getting coverage in the past
- I want to **ensure I will still receive an income if I can't work** because of an injury or sickness
- I want to make sure **an illness like cancer, stroke, heart attack or MS** does not derail my family's financial goals

Personal Planning

- I would like to **minimize the taxes** paid by my estate and maximize the inheritance for my heirs
- I would like to know whether I'm **on track to retire**
- I want to make sure I can pass **my vacation property** to the next generation without a big tax burden
- I want to **help my children/grandchildren** start their financial lives successfully
- I have a **child or grandchild with special needs** and I would like to plan for their future