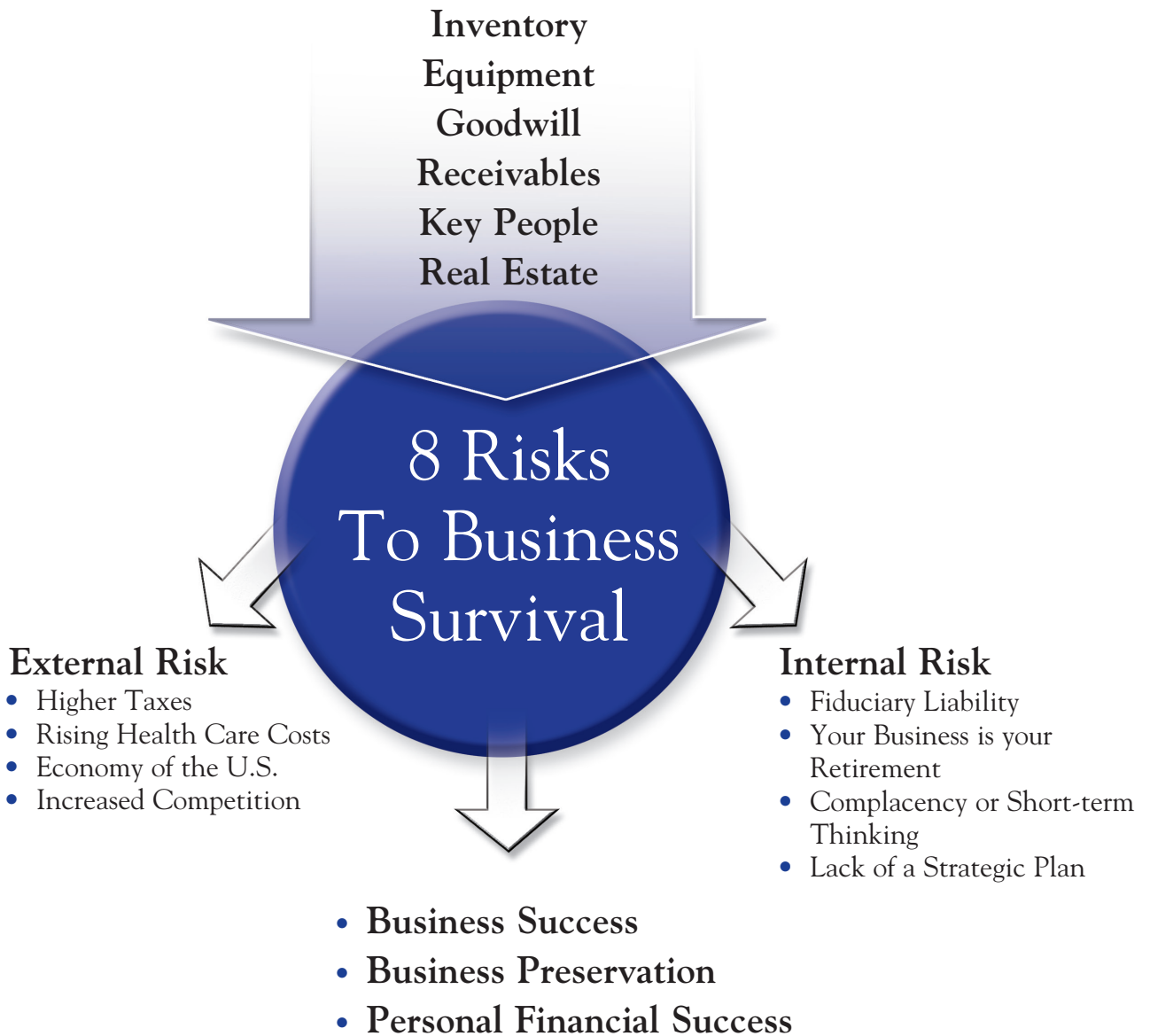


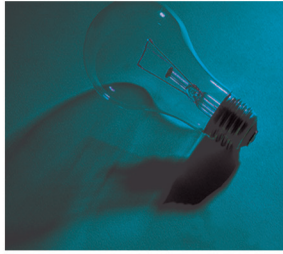


The Business Survey[®]

A professional Process to Overcome the Risks to Business Success



*Designed to help you identify and protect
against risks to your business.*



8 Dangerous Trends Faced by Business Owners

- Higher Taxes
- Rising Health Care Costs for Employees
- Economic & Stock Market Impact on Your Investments
- Increased Competition
- Increased Fiduciary Liability of your 401k
- Your Business is Your Retirement
- Complacency and Short-term Thinking
- Lack of a Strategic Plan

*Are any of these concerns of yours?
Which ones?*

Let me tell you who we are...

How We Work

Confidentiality

Topics we discuss today and in the future will be held in confidence.

Customized Strategies

After reviewing the specifics of your financial situation, we mutually determine which, if any, of our services might be appropriate for you.

Compensation

Our compensation is contingent upon the services our clients select.

- Fees*
- Commissions
- Referrals/Introductions



We use a 6 Step Approach

1

Consultation

- Discuss your concerns
- Establish goals and priorities

2

Gathering Client Data

- Organize data
- Prioritize your goals

3

Analysis

- Address challenges
- Analyze data

4

Developing and Presenting Recommendations

- Review analysis
- Design a program

5

Implementing the Recommendations

- Identify products or services
- Build a foundation

6

Monitoring & Review

- Review regularly
- Assess personal changes

What this can mean to you...

“Financial peace of mind”



THE BUSINESS ADVANTAGE.®

The Business Advantage has been designed to help you overcome the dangerous trends that can affect your business. The components are customized to fit your needs and concerns.

1

Qualified plan design and analysis

2

Informal business valuation

3

Review existing or establish new buy-sell agreements

4

Succession plan analysis

5

Life and Disability insurance strategies for Key Persons

6

Group healthcare plan design and review

7

Loan protection strategies

8

Estate plan strategy

9

Business overhead expense protection strategies



Business Financial Survey

The questions will tell you more about the areas that we work with. Your answers will tell us both if there is an area we can help. (It will take about 7 minutes to complete).

Business Information

Date: _____

Business Name: _____

Your Title: _____

_____ Sole Proprietorship

_____ Partnership

_____ Professional Partnership

_____ Other _____

Business Planning

	YES	NO
Do you know what your business is worth?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a written succession plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a written Buy/Sell Agreement?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Buy/Sell Agreement funded with Life Insurance?	<input type="checkbox"/>	<input type="checkbox"/>
Does your Buy/Sell Agreement have a provision for disability?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have retirement vehicles other than your business?	<input type="checkbox"/>	<input type="checkbox"/>
Are your business assets more than 50% of your retirement plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a plan to “convert” your business into retirement income?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a written retirement analysis?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like to see a complimentary retirement cash flow analysis?	<input type="checkbox"/>	<input type="checkbox"/>
Do you fully utilize all available methods to minimize or avoid taxes?	<input type="checkbox"/>	<input type="checkbox"/>
Will any of your sources of retirement income be tax free?	<input type="checkbox"/>	<input type="checkbox"/>

Rising Healthcare Costs

	YES	NO
Do you know if your company is compliant with the current healthcare laws?	<input type="checkbox"/>	<input type="checkbox"/>
Does your current broker educate your employees on the healthcare law and your coverage?	<input type="checkbox"/>	<input type="checkbox"/>
Does your current broker help you keep healthcare expenses in check?	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently provide a monthly wellness newsletter for your employees?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like a competitive quote on your benefits?	<input type="checkbox"/>	<input type="checkbox"/>



Fiduciary Liability (Pension/401K)

	YES	NO
Has your plan ever experienced an audit?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had your plan Benchmarked against other plans in your industry?	<input type="checkbox"/>	<input type="checkbox"/>
What is the participation rate of your plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do former employees still have a balance in your plan?	<input type="checkbox"/>	<input type="checkbox"/>
Has your plan ever failed a discrimination test?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have adequate investment options available?	<input type="checkbox"/>	<input type="checkbox"/>
Do you monitor the investment performance?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have educational meetings for the participants?	<input type="checkbox"/>	<input type="checkbox"/>
Are you concerned your employees are not saving enough for retirement?	<input type="checkbox"/>	<input type="checkbox"/>
Are there key people that you would like to reward?	<input type="checkbox"/>	<input type="checkbox"/>
Do you or any other participants have excess contributions returned from the plan?	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of your fiduciary responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like a complementary cost and investment analysis?	<input type="checkbox"/>	<input type="checkbox"/>

Life Insurance

	YES	NO
Do you have Life Insurance?	<input type="checkbox"/>	<input type="checkbox"/>
Have you had a life insurance review performed?	<input type="checkbox"/>	<input type="checkbox"/>
If you could save substantial premium would you be interested?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a plan to retain key employees if something happens to you?	<input type="checkbox"/>	<input type="checkbox"/>



I am Interested in Discussing

Please check all applicable items

- Methods to reduce estate taxes and expenses
- How the company can pay my estate taxes
- Ways for my company to provide more income for retirement
- Providing for my family in the event of death or disability
- How the company can pay for personal insurance
- A review of existing insurance
- Ways to retain key employees
- Methods to reduce employee benefit costs
- Setting up plans through my business to provide for my children and/or grandchildren
- Other (specify) _____



Designed to help you identify and protect against risks to your business.

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