

A man with glasses and a grey sweater is pointing at a laptop screen while a woman in a blue top looks on. They are sitting at a glass table in a bright office with large windows in the background.

osaic

All businesses are
not created equal

BUSINESS INTELLIGENCE
INSTITUTE

We understand you and your business

Business
Owner
Planning
& Advice

Executive
Compensation

Exit &
Succession
Planning

Corporate
Retirement
Plans
& Benefits

Help for the next phase of your business development

Through hard work and perseverance, you've taken a vision and turned it into reality. You've built a successful business. You've created wealth. Maybe you've even begun grooming the next generation of leadership. Now, it's time for the next phase—capitalizing on what you started.

The Business Intelligence Institute provides pragmatic strategies to help grow and protect your business, while potentially maximizing its value—allowing you to accomplish your personal, financial and estate preservation goals.

Business Intelligence Specialists are a select team of top-tier financial planning professionals from within Osaic. They offer planning-based, outcome-oriented solutions that answer business owners' critical questions:

"How can I grow and protect my business?"

Your business probably represents your greatest asset and your primary source of wealth. Now, let's develop a plan that positions your business for growth and prosperity for generations to come. Let's also protect against the unexpected.

"What is my business (really) worth?"

It is nearly impossible to begin meaningful business and personal financial planning without an understanding of what your business is truly worth. Just as important is a thorough understanding of your personal financial goals—and what it will take to reach them.

"Who'll take the reins?"

Deciding when and how to transfer your business is one of the most important decisions you will ever make. Your Business Intelligence Specialist will walk you through the wide variety of succession paths and help you structure the most efficient transfer.

"How do I attract and retain top talent?"

With the right executive compensation plan, you'll be able to effectively reward superior performance, provide valuable incentives, and attract and retain top talent—whether it's one or more key persons, or a select group of executives.

"How do I tap the wealth in my company?"

Financial security depends on converting your business assets to cash in the most tax-advantaged manner. Your Business Intelligence Specialist can assist in potentially maximizing the sale of your company and also provide access to capital if further investment is needed to improve its value.

Solutions as unique as you

Business Owner Planning & Advice

There is no “one size fits all” approach to structuring and operating a successful business. Issues of capital structure, tax reduction and entity selection interact uniquely with your own goals and vision. The challenge is to develop a plan that maximizes your company’s value today – and tomorrow.

- Entity selection
- Business value estimate
- Marketability assessment
- Growth & “shock absorber” capital
- Asset protection
- Tax minimization
- Working capital
- Financial leverage
- Entity/Tax structure
- Opportunity for growth, risk in industry, barrier to entry
- Risk management
- Bridge to personal financial plan

Executive compensation

Compensation is more than just a paycheck. Together, we’ll explore the wide variety of taxable, non-taxable and deferred compensation plans available for key non-owner executives and managers. Ultimately, the right plan can help attract and retain top talent, increase business value and ensure business continuity.

- Long-term performance awards
- Key employee protection
- Corporate benefits
- Owner’s protection
- Synthetic equity compensation
- Non-qualified deferred compensation
- Corporate owned life insurance/CPR corporate policy review
- Optimize qualified plans/pension
- 1035 exchanges

Exit & Succession Planning

Owning a successful business is not an end – it’s a means to an end. We’ll work with you to protect, preserve and create a strategy to capitalize on the wealth you’ve built in your business, whether that means maintaining control while transitioning the business to the next generation or exploring a sale to key people, employees or a third party.

- Exit readiness – you, your business, the market
- Business Exit Readiness Index measures your mental and financial readiness to embark on a transition plan
- Owner Dependency Index measures how dependent your business is on you
- Buy-Sell analysis
- Mergers/acquisitions & capital raising*
- ESOP and other non-traditional alternatives
- Cash flow and buyout capital*
- Estate planning & family transfers
- Sales to outside parties & IPO*
- Bench strength for internal succession
- Equalization – children not in business
- The value gap
- Management succession/MBO
- 1031 exchanges

Corporate Retirement Plans & Benefits

Implementing a retirement plan for your business can be uncharted territory. We’ll guide you in selecting and implementing a tax-effective retirement plan that benefits both owners and employees while complying with increasingly complex regulations

- 401(k) plans
- Defined benefit plans
- Profit sharing
- Retirement income analysis/value gap
- Pension plans
- Health care reform – health benefits
- Long-term care
- Disability income

*Offered through Equity Strategies Group and its 3rd party unaffiliated resources.

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Executive Summary

The Six Step Process

To grow, protect, and exit from your business on your terms.



Your legacy starts here

As the owner of a closely held business, you're often too busy "fighting alligators" to give the future its full due. Yet, your ultimate success will be measured by the creation and implementation of a comprehensive business plan that improves the probability of attaining your vision, values and goals.



Your Business Intelligence Specialist can help make sure you see the forest through the trees—and address critical issues of business growth, compensation, tax reduction, succession planning, and exit planning.

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