

Working for you and your business



Common issues



Limited time
available



Financial
pressures



Employees



Tax issues

Working for you and your business

Find the best mix of:

- Operational excellence
- Business excellence
- Personal financial excellence

Engage a team of professionals

- CPA
- Attorney
- Financial advisor

Key steps toward achieving your personal and business goals



Business goals

Build and
develop your
business

Create value
outside your
business

Preserve
your
business





Banking and administrative solutions

- Payroll
- Business credit cards
- Traditional loan
- Margin loan
- Securities-based loan

Building your business

Attract and retain
key employees with
the help of benefits
and retirement
planning



Identify a key person
in your business

Creating value outside your business

Make your business
a viable way to provide
long-term income for
your family





Diversifying
your assets
and retirement
income



Business
tax benefits



Individual
retirement
savings and
tax benefits



Ability to attract
and retain
employees



Retirement plan considerations

1. What are your goals and objectives for establishing a retirement plan?
2. How much can your business afford to contribute?
3. Is it important to maximize contributions for yourself and/or key employees?
4. If you have employees, how important to you is their financial wellness?

Retirement plans

No employees

SEP IRA

Owner-only 401(k)

Defined benefit

Contribution levels

Retirement plans

With employees

Simple IRA

Safe Harbor or
traditional 401(k)

Custom plans

Contribution levels

Insurance

Use the business to help ensure your long-term plans are fulfilled, even if you do not live to see them



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Forever in bloom

Susan



Owner



Specializes
in wedding
arrangements —
more than 300
this year



Forever in bloom

Jennie

- Chief floral designer
- Big part of Susan's business
- Leads a dozen employees
- Without Jennie, business is likely much smaller

Helping Susan protect her business

**Key person
disability
insurance**



Buys time
without
losing money



Maintains
income



Helping Susan protect her business

**Key person
life
insurance**



Covers loss of
income until
Jennie can be
replaced



Helping Susan protect her business

Deferred compensation

Helps keep employees from being
swept away by competitors



A-1 Trucking

Joe and Rick



Company
grew to
national level
in one decade





Helping Joe and Rick preserve their business

Buy-sell agreement

- Alleviates question of who will own the business upon the death of a partner
- Could provide liquidity to spouse/family of deceased

Helping Joe and Rick preserve their business

**Disability
insurance**



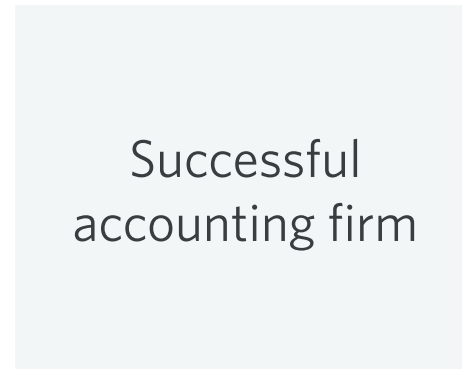
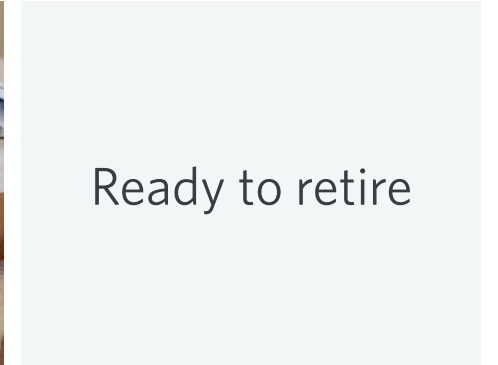
Helps protect
their families



Helps
replace income



Accounting firm





Helping Jim retire and preserve his business

Life Insurance Retirement Plan (LIRP)

- Allows him to invest more than his retirement plan would allow
- Takes advantage of tax benefits of life insurance rules
- Provides long-term accumulation for retirement income

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Helping Jim retire and preserve his business


Estate considerations

Succession
planning

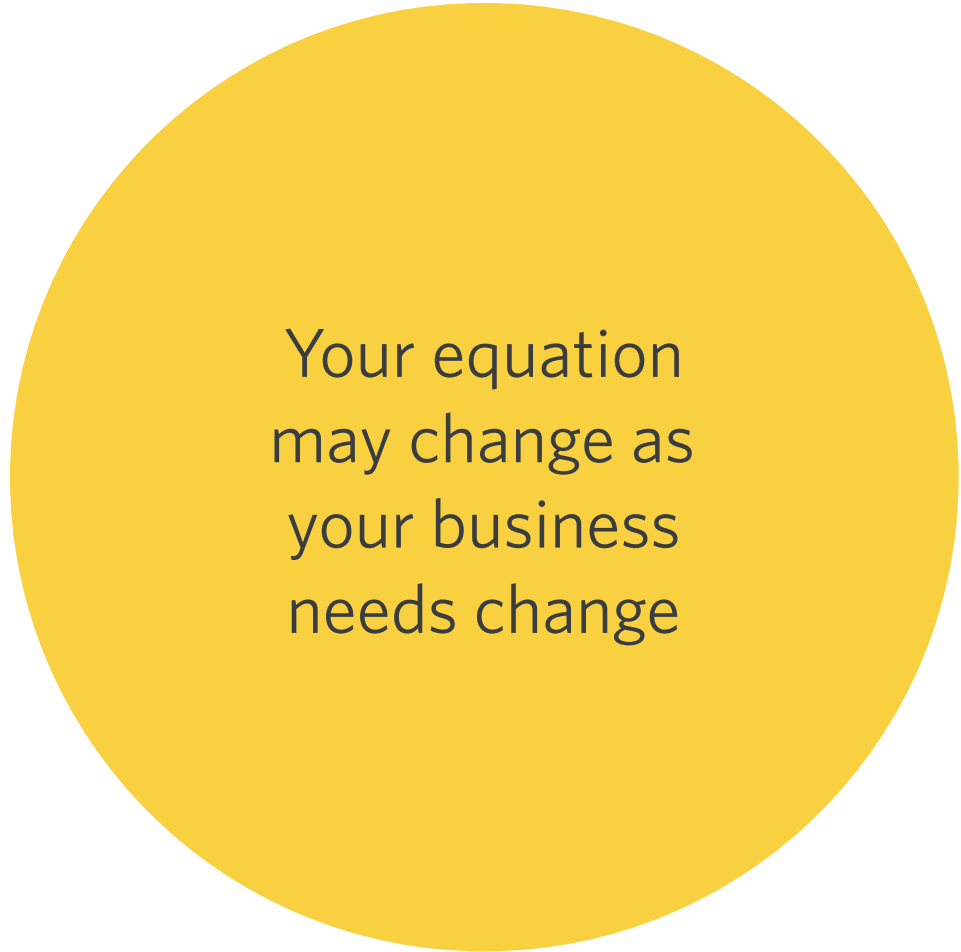
Estate
equalization



Working for you and your business



Find the right
equation based
on your needs
and goals



Your equation
may change as
your business
needs change

Keys to success

Strong team



Listens to your
business and
personal needs



Discusses tools
and how they
work together



Helps you take
advantage of
your options

The right equation for your business

Saves you time

Helps you attract
and retain employees

Preserves the
business for you
and your heirs

Any questions?

