

Business Planning Services

Customized, practical strategies for business continuation, transfer,
and retention of key personnel

Our business planning financial professionals have extensive experience in designing and implementing business continuation and executive benefit plans. With over 120 combined years of experience—coupled with a commitment to provide you with prompt, personal attention—we're ready to meet all your needs through our professional service.

What Clients Can Expect From Us

You can expect us to use our considerable resources and skills to provide you with both sophisticated and practical strategies for your needs as a business owner. We create effective plans that provide for: the continuation of your business in the event of any of the "Four D" risks (death, disability, divorce, or departure), the transfer of your business to family members, and retention of key personnel through well-designed executive benefit plans.

Services & Benefits

We have a complete range of services to review, analyze, implement, and monitor your business planning needs.

Our Business Planning Services Include:

- Analysis of the structure and nature of your business to design a plan that is customized to your needs
- Identify and understand the dynamics of the current ownership arrangement and important interrelationships (between owners, key executives and family members)
- Review existing plans and/or articles of incorporation that dictate the terms and conditions for the transfer of ownership
- Assess whether existing plans are compatible with your goals as the business owner
- Assess the income and estate tax consequences of current plans
- Assess the economic impact for the survival of the business if a "Four D" event should occur
- Analyze the adequacy of funding available to facilitate any transfer of ownership

- Review current life and disability insurance coverage to fund a purchase arrangement
- Provide assistance in securing life and disability buy-out coverage as needed
- Work with your legal and tax advisors to implement proper documentation and tax accounting

Our Executive Compensation Plans Services Include:

- Design and implement plans to attract and retain key executives who can drive your business forward
- Create effective executive compensation plans including the following:
 - Non-qualified deferred compensation plans
 - Bonus plans
 - 401(k) look-alike and excess benefit plans
 - Phantom stock plans

You Can Count On Us To:

- Translate your goals into strategic plans that allow your business to continue or transfer precisely in the way you intend
- Maintain a high degree of collaboration and communication—both with you and your other advisors
- Respond quickly to your requests
- Help you be proactive in keeping your business plan up-to-date with changes in your business, regulations, or tax policy
- Respect your privacy. Above all, we value your trust and keep all information that we collect strictly confidential

Value Added Advantages

We're thorough in our approach—we listen and get to know you, your business, and your management team. Our financial professionals have many years of experience in the business planning field. We give you the advantage of up-to-date information by maintaining our knowledge through continuing education in this field.

Estate & Life Planning Strategies • Employee Benefits Planning • Wealth Management & Financial Strategies

4000 Smith Road, Suite 300, Cincinnati, Ohio 45209 • midwestfp.com