

Business Quarterly

Helping Simplify the Complex

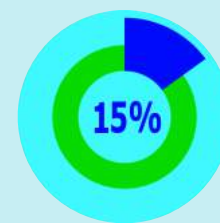


Exit Strategies

Only 30% of privately held businesses survive into the second generation, and less than 15% survive into the third. (Source - Nuveen Business Owners)

We can help you strategize and implement what to do with your business when you want to exit.

With the new tax law in place, it may make some sense to do some long-term business planning.



Review Your Company Retirement Plan

If your business has changed since you first started a company retirement plan, it's a good idea to make sure (continued on page 2)

1

THE MARKET

"We expect to see job growth slowing down, simply because we're running out of people to hire."
-Dr. Scott Brown, Chief Economist, Equity Research

2

GOALS

"Setting goals is the first step in turning the invisible into the visible."
Tony Robins

3

SUCCESS

"Big, deep, authentic success is truly only realized when we share our gifts with others through mutually valuable, long-term partnerships."
Michael Port

this important employee incentive is still the right fit. There are several options to choose from and some new strategies that may help you utilize the plan better for both the employer and employee.

What is your Financial Personality?

- Family Steward – focus to take care of their family
- Independent – seek the personal freedom money makes possible
- Phobic – dislike managing finances and avoid technical discussion
- Anonymous – confidentiality is the prominent concern
- Moguls – control is the primary concern
- VIP – status, status, status



- Accumulator – focused on making their portfolios bigger
- Gambler – enjoy investing for the excitement of it
- Innovator – focused on leading-edge products and services

Source: CEG Worldwide

Knowing how you are wired helps give clarity to your financial goals

DO YOU ENVISION TAKING CARE OF AN AGING PARENT IN THE FUTURE?

Some things to consider now

- Can you encourage them to inventory all assets, liabilities, life insurance and annuity policies into one centralized area?
- Understand their long-care policy. Know what triggers the policy, what the policy covers and does not cover, and how to best use it.
- Does it make sense for you to consider purchasing a policy to protect your own earning potential by being a care director rather than a care giver?





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