David White & Associates

dream, grow, protect, enjoy

Business Financial Planning

Business owners are so busy being successful that they have little or no time to look at those things that impact their own finances.

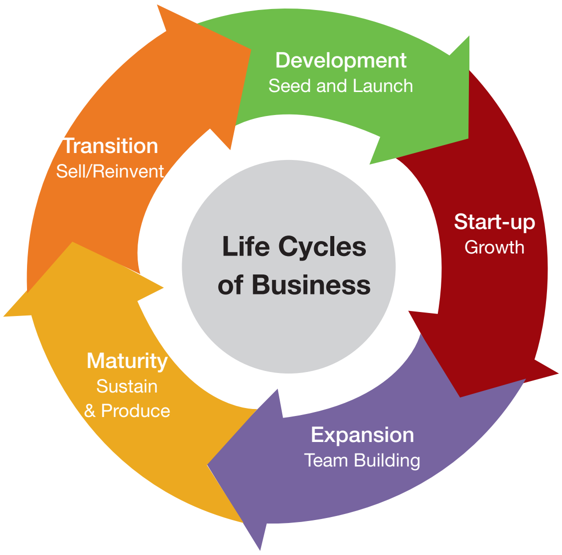
We all have a plan… either by DESIGN or by default… and having worked with thousands of businesses over the years, we find that most owners have five concerns in common:

1. How do I increase cash flow?
2. If cash flow is good, then taxes become an issue
3. How do I get full value out of my business if I retire, pass away or become disabled and cannot work any longer?
4. How do I reward and retain my key, critical and most valuable employees so they stay with me for the long haul?
5. How do I build personal net worth?

Our advisors look over your situation and explore the potential options and strategies available to help you build personal net worth using business dollars in the most tax efficient way possible.

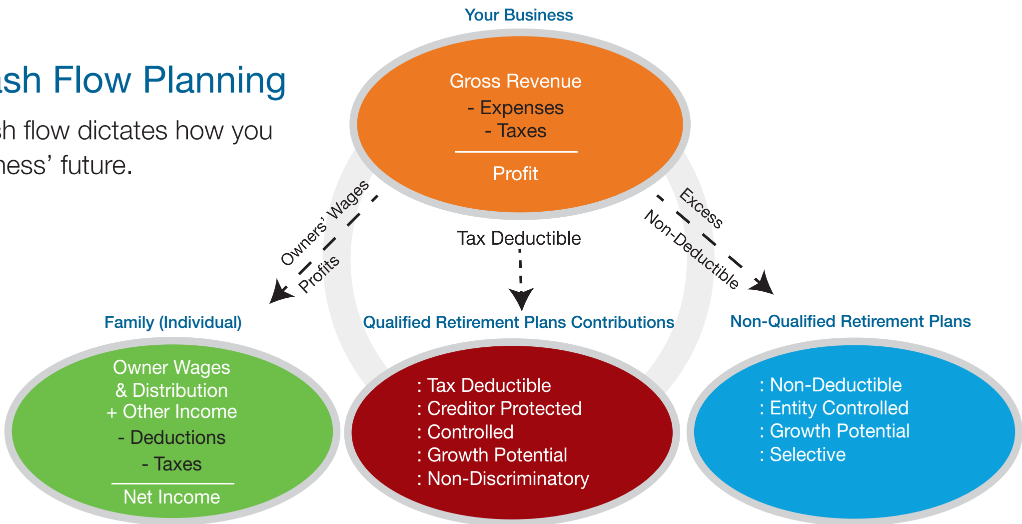
The Business Life Cycle

Knowing where your business is on timelines, dictates objectives, needs and strategies



Business Cash Flow Planning

Your business cash flow dictates how you plan for your business' future.



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Business Succession Planning

Most business owners should consider a Succession Plan. Less than 30 percent of businesses make it to the next generation according to the Family Business Institute.

The goals of a Succession Plan…

- Orderly transition of business
- Create certainty
- Value is pre-determined
- Tax efficiency
- Avoid liquidation upon a death or disability
- Create a market for the business (buyer)
- Obtain full value for heirs

The result - A Buy/Sell Agreement* is a legal document which helps assure that buyers and sellers will receive proper value upon a triggering event. Your Financial Advisor can be your facilitator.

- Creates a market for the business
- Creates certainty for employees, customers, suppliers, etc.
- Assists you in valuing your business
- Avoids heirs relying on future income of business

Executive and Employee Benefits Planning

Every business is different. Depending on the stage of your business, our advisors can help guide you to the appropriate strategy.

Qualified Plans for All Employees		
401(k)s	Defined Benefit Plans	Save with pre-tax dollars that grow tax deferred
IRAs	403(b) Plans	
SEP & Simple IRA's	457 Plans	
Profit Sharing Plans		

Non-Qualified Plans for Business Owners and Executives		
Loan-based Split Dollar	Salary Continuation	Use your business to assist in building personal net worth with tax leveraged dollars.
Deferred Compensation	Estate Planning	
Golden Handcuff Plans	Section 79 Plans	
Charitable Giving	Key Person	

Employee Benefits		
Medical	Vision	Provide a benefits package for owners, executives and employees to help reward and retain
Dental	Life/AD&D	
Long Term Disability	Long Term Care	

Key Employee Retention Planning

Who needs a Non-Qualified Deferred Compensation Plan?

Companies that . . .

- Need to retain key employees
- Want to thank key employees for their contributions
- Need to recruit proven performers
- Want to selectively reward and motivate key people

Advantages to Employer . . .

- Retains and attracts key employees
- Makes it expensive for employees to leave

Advantages to Key Employee . . .

- Substantial retirement/survivor benefits at little or no cost
- Frees up savings for other needs

* This is a legal document and must be prepared by a lawyer.

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3150 Crow Canyon Place, Suite 200
San Ramon, CA 94583
925-227-2600 • 800-548-2671

www.dwassociates.com