

A woman with blonde hair, wearing a coral-colored top, stands in the foreground with her arms crossed, smiling. In the background, a blurred office setting shows several other people in business attire, including a woman in a green dress and a man in a blue shirt, suggesting a professional meeting or conference.

THE ENTREPRENEURIAL EQUATION™

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Edward Jones[®]
MAKING SENSE OF INVESTING

Common Issues

- Limited time available
- Financial pressures
- Employees
- Tax issues



The Entrepreneurial Equation™

■ 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



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



Why a Retirement Strategy?

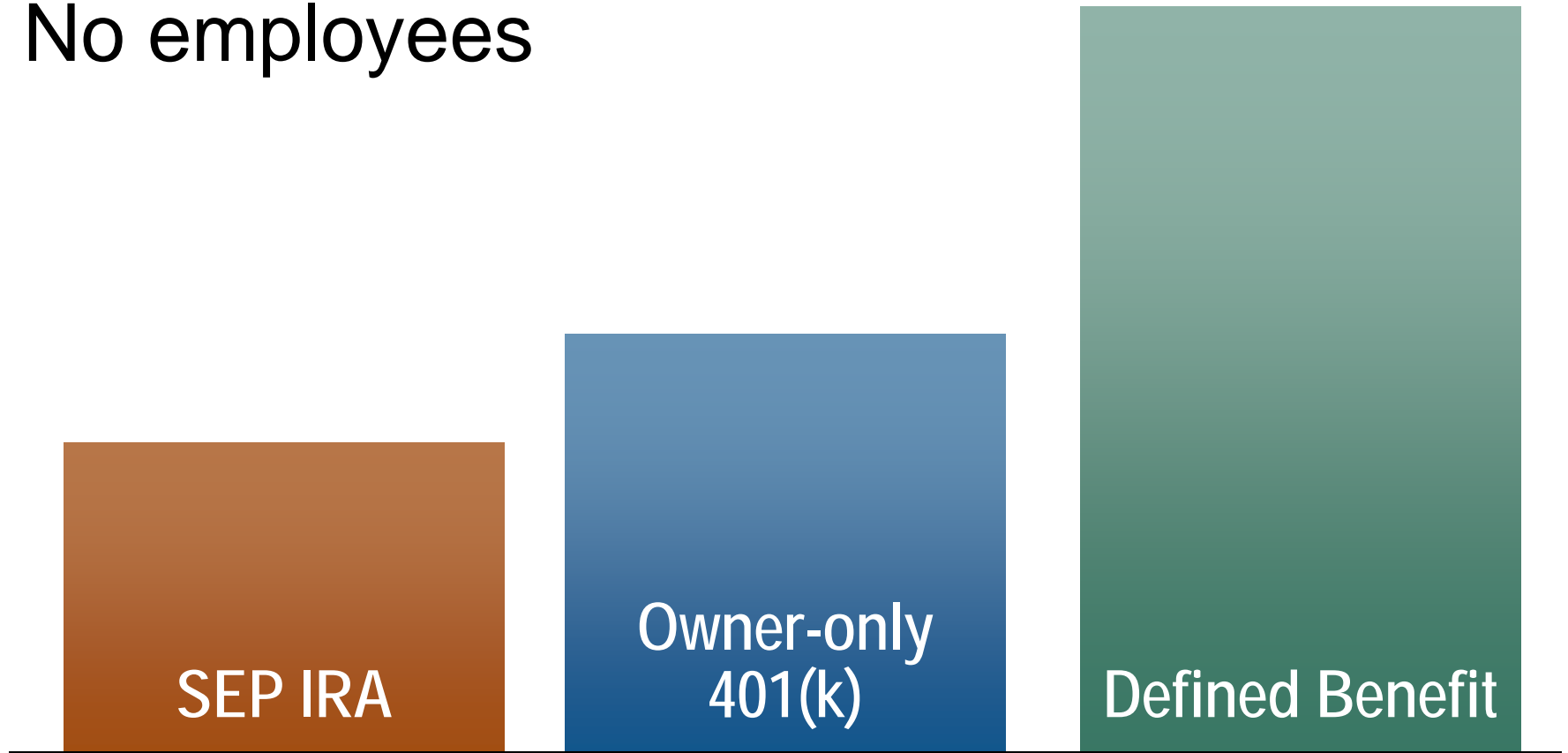
- Attract and retain quality employees
- Diversify assets and retirement income
- Control your retirement by saving outside your business
- Meet your tax goals with the help of possible tax advantages

Retirement Plan Considerations

1. What is your retirement goal?
2. Do you have employees? If so, do you plan to contribute to their retirement?
3. Are you willing to give more to your employees if it will benefit you?
4. Do you understand the costs of your plan?

Retirement Plans

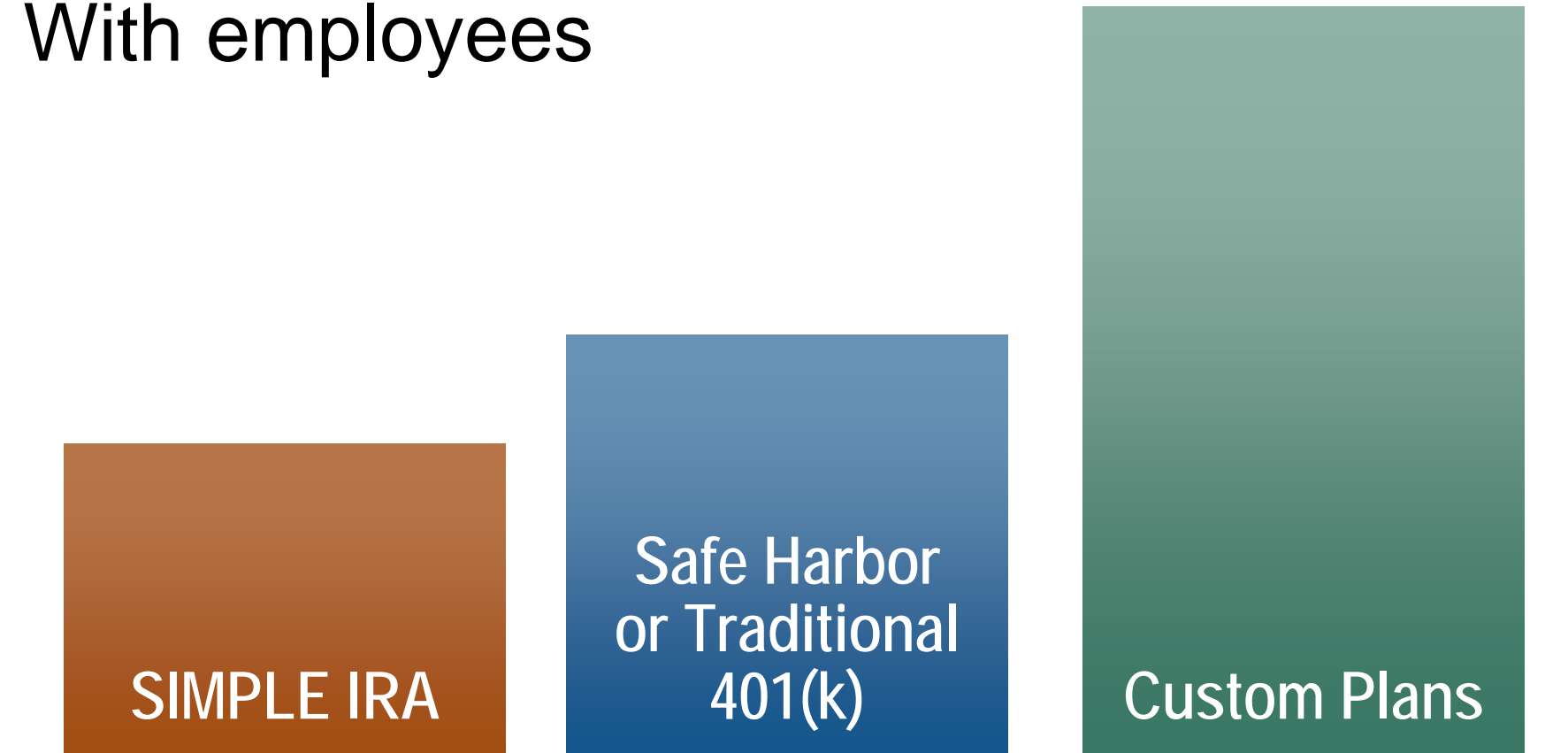
No employees



Contribution levels

Retirement Plans

With employees



Contribution levels

Insurance

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



Forever in Bloom

Sue

- Owner
- Specializes in wedding arrangements – more than 300 this year



Forever in Bloom

Jennie

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



Helping Sue Protect Her Business

Key person disability insurance

- Maintains income
- Buys time without losing money



Helping Sue Protect Her Business

Key person life insurance

Covers loss of income until
Jennie can be replaced



Helping Sue Protect Her Business

Deferred compensation

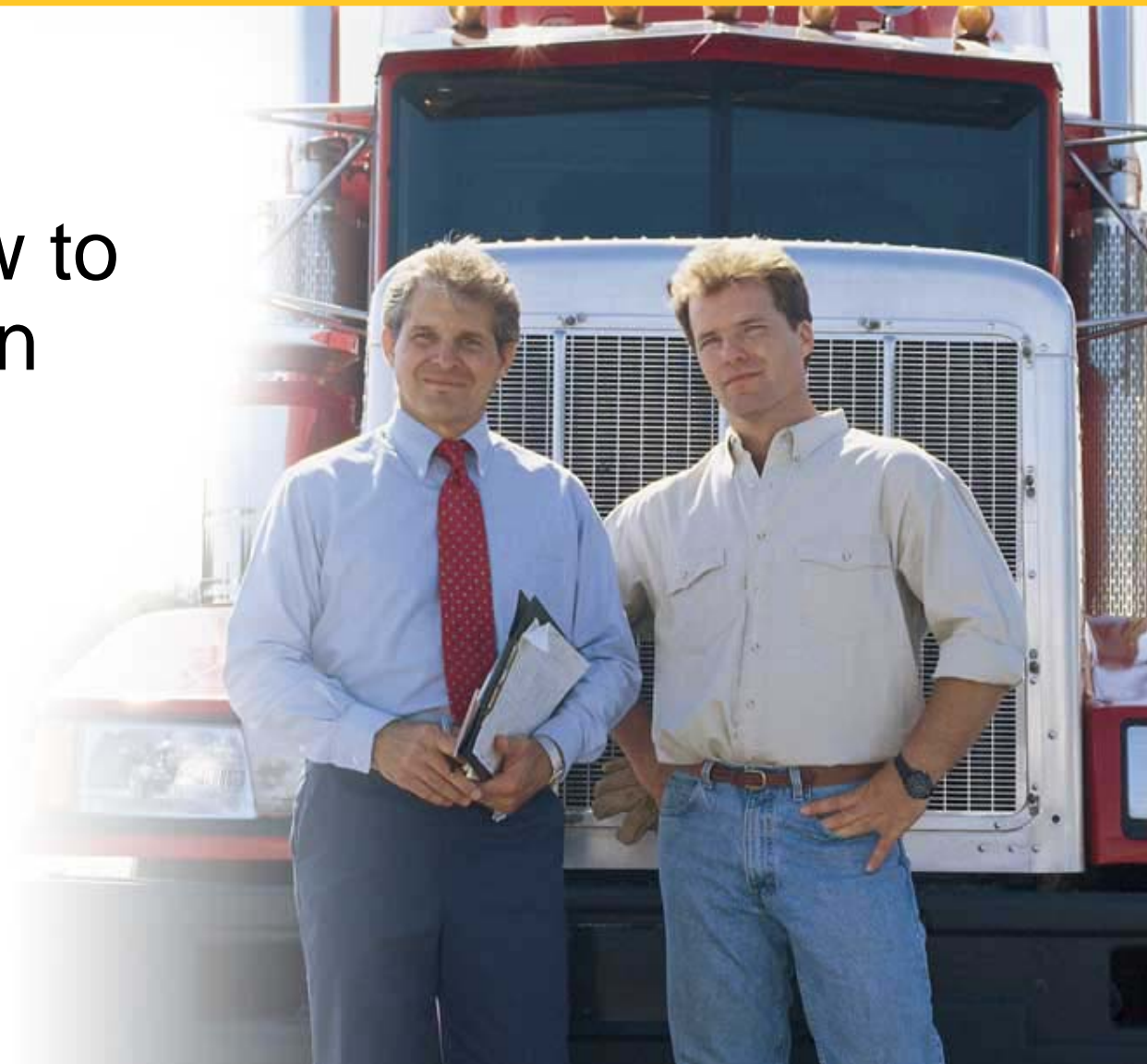
Helps keep employees from being swept away by competitors



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 replace income
- Helps protect their families



Accounting Firm

Jim

- Successful accounting firm
- Ready to retire



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

Helping Jim Retire and Preserve His Business

Estate considerations

- Succession planning
- Estate equalization



The Entrepreneurial Equation™

- Find the right equation based on your needs and goals
- Your equation may change as your business needs change



Keys to Success

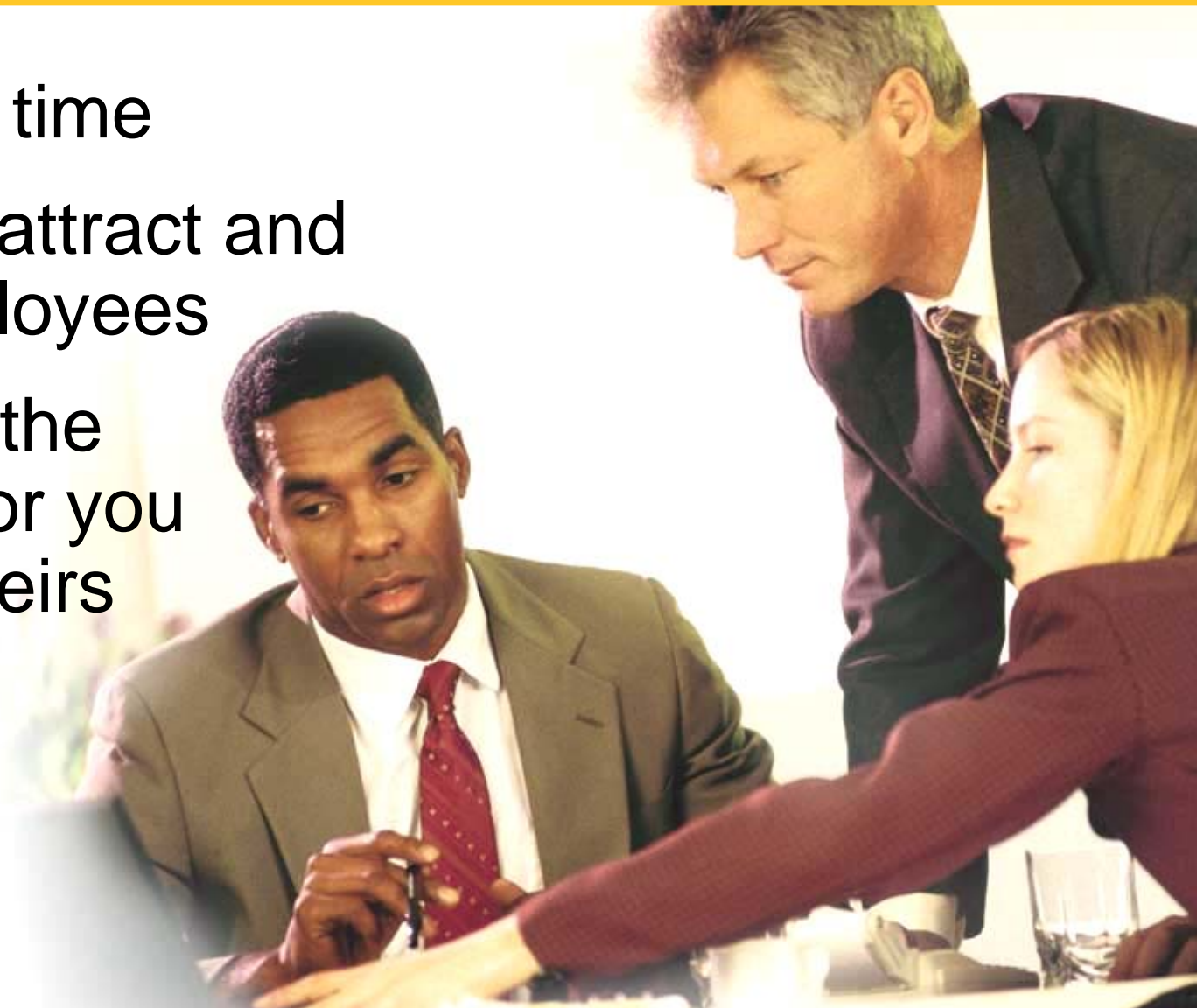
Strong team

- 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



Questions & Answers

Questions
& Answers
Questions

Thank You

Please Complete Your Evaluation Now

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