

PRESERVING YOUR BUSINESS.
PROTECTING YOUR RESOURCES.

Defining Points®



AN EDUCATIONAL VIDEO PROGRAM
FOR CLOSELY HELD BUSINESSES



Critical Points in Business Survival

You've worked hard to make your business successful. You plan for every contingency of its day-to-day operation, but have you planned for:

- ▶ the loss or departure of a top employee?
- ▶ the business' ability to pay you a retirement income?
- ▶ the day you will exit the business?

There are certain crucial moments that all closely held businesses face as part of their life cycle from start-up to maturity. Whether it's raising finances, recruiting and retaining key people, or planning for the transfer of the business, how these moments are negotiated makes the difference between survival and closure. That's why we call these critical moments Defining Points.

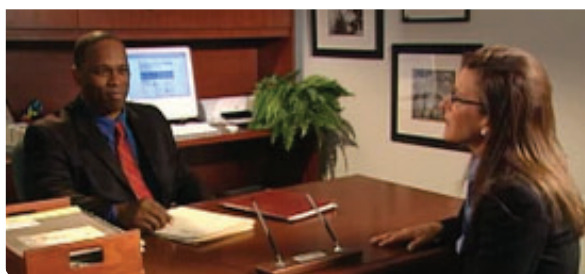
Chances are, you've not prepared for these moments because you have been too busy building value in your business to focus on its steps for long-term survival and its ability to take care of you in retirement. That is why we invite you to learn more about our **Defining Points®** program.



DEFINING POINTS IS AN EDUCATIONAL PROGRAM.

It is made up of a series of brief video stories depicting all-too-common critical decision points in the life of a closely held business. During the program, you'll have the opportunity to discuss solutions and hear experts discuss strategies to help overcome the obstacles presented. Our exclusive **Balance Check** self-evaluation questionnaire will help you determine what your needs are by answering simple questions.

Screen shots from video stories





Which of These Defining Points Is Your Business Facing?

QUESTION	GREATEST NEED	RISK OF INACTION
Will your heirs receive what they are entitled to from your business?	Current business valuation Business succession planning	The departure of an owner can lead to the sale or liquidation of a business at less than current value or require existing owners to operate with family members as co-owners.
Could your business continue without you or other key people?	Protecting against the loss of a key person Retaining talented employees	Loss of the talents or work of a key person can cause a significant setback to a business.
Are you counting on your business as one of your retirement income sources?	Planning for a secure retirement	The business alone may not produce sufficient income to meet all your retirement needs.
Do you feel like you're working all the time but not getting ahead?	Periodically meeting with specialized business advisors to preserve, protect and promote business value	Failure to work with a team of advisors can result in missed business opportunities and unnecessary risk exposure.
Are you having trouble deciding how to distribute your estate?	Wealth preservation planning	Death of an owner could result in the business having to be sold to treat family members equally, to provide income to a surviving spouse, or to pay estate taxes.

Navigating each of these critical points successfully requires expert guidance. Without it, the future of your business could be at risk. Information on the next **Defining Points**® program is available from your financial professional.

Contact our office to request more information or an individual presentation.

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0220908-00001-00 Ed. 03/2012 Exp. 09/13/2013