

# Business Planning Services



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Financial Planning and Investment Advisory Services offered through Sovran Advisors, LLC. Registered Representative offering securities through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance Agency LLC, CA insurance license #0644976), member FINRA/SIPC. Fixed insurance products offered through Sovran Insurance Services, CA insurance license 6010594. Sovran and Cetera are not affiliated and under separate ownership from any other named entity. Shannon CA Insurance License # 0197499 Royceton CA Insurance License # 0A51877 Registered Branch Phone #626-755-2140



Building a thriving business is a tremendous challenge, and seeking support in managing administrative tasks can simplify your responsibilities and free you up to focus on what matters most. Our business planning services not only help you incorporate productive strategies for growth, but also provide valuable education for you and your employees through personalized guidance and seminars. By partnering with us, you'll gain the flexibility to focus on running a successful business while ensuring both your company and your team are well-prepared for a secure financial future.

# Business Protection

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Safeguard your business and ensure continuity with tailored protection strategies that minimize risks and provide confidence for the future.

## Strategies Include:

- **Key Person Insurance:** Financial protection if a key executive or employee unexpectedly leaves or is unable to work.
- **Buy-Sell Insurance:** Financial protection to ensure a smooth ownership transition in the event of a partner's departure or death.
- **Business Overhead Expense Insurance:** Covers business expenses if an owner becomes disabled or unable to work.
- **Disability & Life Insurance for Owners:** Customized solutions to protect business owners and their families.

# Employee Benefits

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Create an attractive benefits package that enhances employee satisfaction and positions your company as an employer of choice.

## Strategies Include:

- **Group Health, Dental, and Vision Plans:** Affordable and comprehensive options to keep your employees healthy and engaged.
- **Retirement Plan Design & Management:** Tailored 401(k) and other retirement plans to support your employees' financial well-being.
- **Life & Disability Insurance:** Additional coverage options that offer peace of mind to employees and their families.
- **Workplace Seminars:** Educational sessions covering topics like retirement planning, budgeting, and even cybersecurity to empower employees to take control of their financial futures.

# Retirement & Qualified Plans

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Build a retirement plan that supports the financial future of your employees while reducing administrative burden and fiduciary risk.

## Strategies Include:

- **Plan Design & Implementation:** Collaborate with our team to establish 401(k), SEP, SIMPLE IRA, or other tailored retirement plans that meet your specific business needs.
- **Fiduciary Guidance:** Ensure compliance and adherence to best practices with our fiduciary support. We also coordinate with 401(k) providers and third-party administrators to keep your plan aligned with your goals and all regulatory guidelines.
- **Ongoing Plan Management:** Benefit from regular plan reviews, investment performance monitoring, and educational initiatives to keep both your plan and your employees' retirement goals on track.

# Exit & Transition Planning

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Make your business exit a successful and rewarding transition by leveraging our expertise and network of specialized partners for a well-coordinated strategy.

## Solutions Include:

- **Exit Strategy Development:** We collaborate with you to outline your unique goals, whether selling to a third party, transitioning ownership to family members, or facilitating employee buyouts, and connect you with trusted specialists to implement these plans.
- **Tax Planning & Minimization:** Partner with tax experts to develop strategies that minimize tax liabilities and maximize the after-tax value of your transaction.
- **Professional Coordination:** We act as a liaison, working closely with specialized firms—including M&A consultants, legal advisors, and valuation experts—to ensure your goals are communicated and the right plan is executed.
- **Financial & Legal Oversight:** We provide oversight and guidance to ensure all elements of the exit align with your financial objectives and legal requirements.

Partner with us to create a customized business planning strategy that drives growth, protects your assets, and helps secure your financial future—so you can focus on what truly matters: building your legacy.



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