



BUSINESS  ADVISORS

Helping Secure the Future for  
Businesses and Individuals



Strategic Partnership  
A Relationship of Trust  
Wealth Management Strategies  
Business Exit Planning  
Executive Compensation  
Estate Planning  
Employee Benefit Strategies







David K. Seems - Managing Partner • Tad M. Lyle - Managing Partner  
Julie L. Vucich • Shari L. Sullivan - Partner/Employee Benefits • Donna Engel

## In the Company of Excellence

What makes us different? Maybe it's our personalized approach to helping you build, maintain, and protect your assets, our full range of outstanding strategies and concepts, or our relationships with some of the most respected financial service companies in the marketplace. The truth is, it's all of these — backed by our commitment to exceed your expectations and maintain a close working relationship.

For more on how we can help you achieve your financial goals, please contact us today.

### **BUSINESS ADVISORS, LLC**

385 Inverness Parkway, Suite 100  
Englewood, Colorado 80112  
[www.BusinessAdvisorsLLC.net](http://www.BusinessAdvisorsLLC.net)  
Phone: 303-649-2162  
Fax: 303-649-2172



The Rocky Mountain office of Business Advisors, LLC is dedicated to helping business owners and individuals prepare to successfully exit their business or profession by listening to and understanding their wants and desires for their next stage in life. Our office services Colorado, Arizona, Montana, New Mexico, and Wyoming. With over 50 years of combined experience, we provide financial guidance to clients with unique financial needs and have access to a multitude of outstanding strategies and programs designed for wealth management, estate and retirement planning and business exit strategies.

Our organization is made up of a highly skilled team of professionals with a wide range of backgrounds in finance, insurance and investments. Many of these professionals have earned the designations of Chartered Life Underwriter (CLU®), Chartered Financial Consultant (ChFC®), and Certified Financial Planner™ (CFP®). No matter what your financial goals, these professionals can help you develop a personalized financial strategy that's right for you, your family, or your business.

We start by working with you to assess your current financial situation and help you to develop a customized financial plan, based upon your needs and objectives. In addition, through regular reviews and evaluations, we will provide ongoing guidance as your needs and goals change over time. At the Rocky Mountain office of Business Advisors, LLC, we are dedicated to building and maintaining strong relationships with our customers. We can help you plan your financial future with confidence.

"At Business Advisors, LLC, we are committed to excellence in everything we do. Our experienced team of professionals, personalized service, and innovative solutions allow us to effectively meet our clients' needs in today's financial services market." — David K. Seems, CLU®, ChFC®, Tad M. Lyle, RFC, Managing Partners, Rocky Mountain office



## A Relationship of Trust

Through a four-step process, we consider your needs and goals as well as a variety of financial information to help you create a customized business and wealth management strategy. This process is ongoing, in that we're always there to guide you and recommend changes to your strategy as years go by.

### Step 1: Consultation

First, we'll simply get to know you, your financial situation, and your needs. With our solid experience, knowledge, and dedication, you can be assured that we will focus on your personal and business goals and translate them into customized solutions.

### Step 2: Analysis

Our professionals will take your input and conduct a thorough analysis of your current financial situation. In order to offer you truly comprehensive service, we work with your attorney, trustee, accountant and other professionals, as necessary. This allows us to find answers that are both effective and meaningful to you.

### Step 3: Solutions

We understand that each person and each business is unique, and therefore faces distinct challenges. Your customized financial strategy will address the challenges that are most important to the success of your financial future.



## Employee Benefit Strategies

In today's business climate there are many options to consider when developing a benefits strategy. Business owners recognize the need for flexible, dependable products that fit their diverse employee needs. We provide extremely customized plans to creatively accommodate these needs. We not only recommend solutions, we implement and routinely monitor your plan should a need for change arise. We negotiate with carriers on your behalf to assure you are getting the most for your money. Also, we provide communication to you and your employees to ensure that everyone not only understands their coverage but gets the best use of it.

### Long-term Guidance

We aide businesses through their growth stages. When a business is young it needs to offer owners and employees basic benefits. As the business matures and changes those needs become different. We help business owners with choices to achieve the most optimal results for the best possible outcome.

	Startup	Growth	Maturity	Transfer
Risk Management	<ul style="list-style-type: none"> <li>Protect against business liability</li> <li>Protect business against loss of owners or key employees</li> </ul>	Expanded protection against loss of owners and key employees	Expanded protection against loss of owners and key employees	Review/transfer protection plans
Employee Benefits	<ul style="list-style-type: none"> <li>Group medical plan</li> <li>Group life insurance</li> <li>Group LTD</li> </ul>	<ul style="list-style-type: none"> <li>Group benefits                             <ul style="list-style-type: none"> <li>Group disability</li> <li>Group dental</li> <li>Additional group benefits</li> <li>Voluntary group products</li> </ul> </li> <li>Basic retirement plans</li> <li>Selective retirement and benefit programs</li> <li>Employee benefit communication programs</li> </ul>	<ul style="list-style-type: none"> <li>Selective disability protection</li> <li>Long-term care insurance</li> <li>Selective retirement/benefit programs</li> </ul>	Review/transfer benefits
Business Succession		Buy-sell agreement	Review Buy-sell agreement	Exit strategy
Personal	<ul style="list-style-type: none"> <li>Protect income stream</li> <li>Protect family</li> <li>Retirement plan</li> </ul>	Review personal needs for owners	<ul style="list-style-type: none"> <li>Review personal needs for owners</li> <li>Estate analysis</li> </ul>	<ul style="list-style-type: none"> <li>Review personal plans for owners</li> <li>Review estate funding</li> </ul>



## Wealth Management Strategies

A successful wealth management strategy is one that provides for you and your family today and also preserves enough for future generations. To achieve this success, a financial strategy must be comprehensive. That's why we work with your attorney, trustee, accountant, and other professionals as necessary to help you create a customized strategy that considers all your wealth management needs.

Depending on your stage in life and types of concerns, we will help you find the appropriate solutions for retirement, tax planning, exiting your business, protecting your assets, and organizing your estate.

### Wealth Accumulation

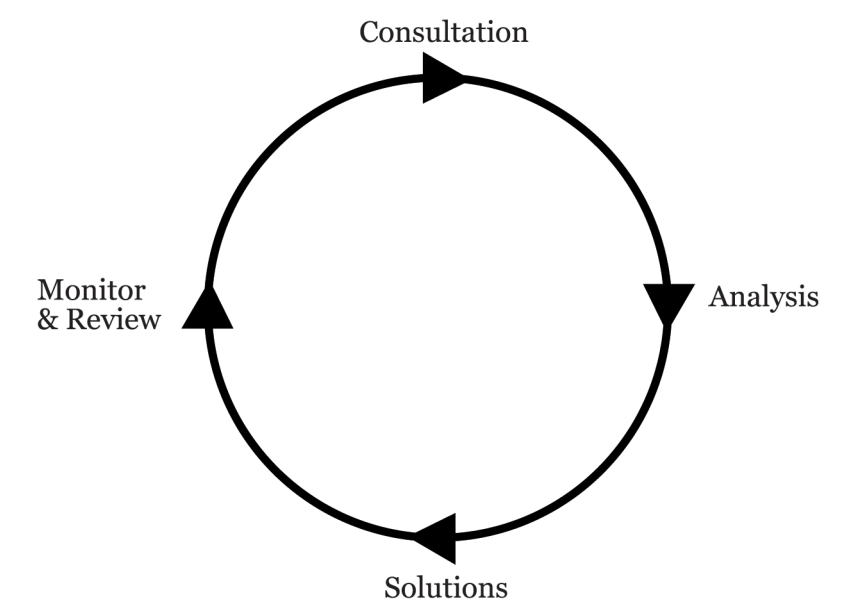
*Portfolio Building* - With the right asset allocation we can help you maximize the growth of your investments, while minimizing the risks. We'll take into account your risk tolerance, liquidity needs, as well as your short and long-term goals.

*Retirement Planning* - If you are planning for a secure retirement, we can help you evaluate all existing retirement solutions: pensions, 401(k)s, IRAs, and annuities. We can also assess the tax consequences of your IRA Rollover and assist in implementing your decision.<sup>1</sup>

### Wealth Distribution

*Trust and Estate Planning* - With the right strategy, you can control your assets according to your wishes, as well as minimize taxes, reduce administrative costs, and help ensure the effective management of your affairs should you become incapacitated. You may also be interested in developing charitable or family gifting strategies to pass along your wealth. Based on your individual situation, we can recommend techniques for approaching these challenges.

*Retirement Plan Distribution* - We can help you implement the most efficient way to position your retirement assets for a secure future. Our professionals can help you sort through important decisions regarding Defined Benefits Plans, IRA Rollovers from 401(k) Plans and Executive Benefit Plans.



#### Step 4: Monitor & Review

Our relationship doesn't end with the implementation of your financial strategy. We will meet with you on a regular basis to monitor your evolving needs and goals in light of changes in the investment markets, tax laws, etc., and will recommend changes as appropriate. We pride ourselves on this commitment and look forward to strengthening our relationship with you over time.

1. The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals.



## Financial Solutions for You and Your Business

**Exit Planning** - There are only two ways to exit your business: by a planned transition or by an unplanned transition.

### The Facts

- It is estimated that nearly 50% of successful business owners hope to transition out of their business within the next 10 years\*.
- As the Baby Boomer generation moves closer to retirement, there will be more sellers than buyers.

### What This Means To You

- To exit your business on your terms and to achieve your goals, you need to have a plan.
- Your plan should include both your personal and business objectives looking forward at least 5 to 10 years and beyond.
- A planned transition creates order, motivation and may enhance business value.

### The Exit Planning Process

1. Setting Exit Objectives
2. Determining Value
3. Preserving and Protecting Value
4. Selling the business to insiders or a third party
5. Contingency Planning
6. Wealth Preservation

In the end, we are remembered for our planning...or for our lack of planning.  
Is your business on course?



**Executive Compensation Strategies** - We help you match compensation to performance and identify whether compensation for owners and key employees supports your company's overall strategic plan.

We help design supplemental benefits such as deferred compensation, executive bonus, pension and other retirement and incentive plans. These programs help attract, motivate and retain key employees which will add value to your business.

BUSINESS  ADVISORS

Ph: 303-649-2162 Fax: 303-649-2172  
[www.BusinessAdvisorsLLC.net](http://www.BusinessAdvisorsLLC.net)

Securities and advisory products offered through Princor Financial Services Corporation, 800-247-4123, member SIPC, Des Moines, IA 50392. Business Advisors, LLC is not an affiliate of Princor.