Integrated
FINANCIAL PARTNERS

Strategies for Today’s Forward Thinking Business Owners

Running a business is a whirlwind. As business owners, we get it. You juggle daily operations, strategic planning, and the constant pursuit of growth, often leaving little time to focus on the long-term financial health of your business.

We understand that your needs extend beyond your balance sheet. Our specialized services are designed to seamlessly integrate your business growth with your personal and family wealth goals. Our strategic offerings include:

Cash Management

Proactively manage your liquidity today and for the future of your business.

- Optimize cash flow for operational efficiency and growth.
- Implement forecasting tools to anticipate and manage liquidity.
- Develop strategies for surplus cash investment and risk mitigation.

Buy/Sell Agreement Review and Optimization

Refine or build your business's transition plan with our qualified buy/sell agreement analysis.

- Align your buy/sell agreement with your current business valuation and personal goals.
- Identify and mitigate potential funding gaps and tax implications.
- Facilitate a seamless ownership transition that aims to protect your legacy.

Estate Plan and Corporate Structure Review

Plan ahead for your business's long-term success and build a lasting legacy for your loved ones.

- Integrate your business assets into a comprehensive estate plan to minimize tax liabilities and ensure a smooth succession.
- Review and update corporate documents (operating agreements, bylaws) to reflect current regulations and business objectives.
- Coordinate with your legal counsel for compliance.

Advanced Protection Strategies

Preserve what you've built with our multi-layered protection approach.

- Implement key person insurance to safeguard against the loss of vital personnel.
- Develop business continuity plans to mitigate risks and ensure operational resilience.
- Assess and optimize business liability and property insurance coverage.

Exit Planning and Business Transition

Maximize your business's value in preparation for a smooth transition whether your exit is imminent or years away.

- Align your exit strategy with your timeline and financial objectives.
- Identify growth opportunities and enhance marketability through business valuations.
- Explore various exit options, including sales, mergers, and internal transfers.
- Review post-sale wealth management services.

Retirement Plan Solutions

Design a plan that benefits both you and your employees.

- Implement tax-advantaged retirement plans (401(k), profit-sharing, defined benefit) tailored to your business and employee needs.
- Provide ongoing plan administration and fiduciary oversight.
- Offer personalized retirement planning guidance for you and your key employees.

Attract and Retain Key Employees

Foster a high-performing team with competitive benefits that attract and retain top talent.

- Design customized compensation and benefit packages for your key employees.
- Reward performance and promote a sense of ownership with incentive programs.
- Provide opportunities for professional development and career advancement.

Our team will help you navigate these strategies and build a foundation for sustainable growth. With our integrated approach, you'll gain an advantage in today's competitive landscape.

The first step is a conversation.

Discover how we can support your business and personal wealth goals. Schedule an initial call today at no cost to you.

John H. Harrington, CFP®

Financial Planner

Integrated Financial Partners

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