



# Strategic Solutions for Business Owners

**S. Succession**  
**T. Top Performers**  
**A. Accumulation**  
**R. Retention**



These are the top concerns of every one of your business owner clients, that you, as their advisor, have likely not provided a solution for. At some point in time, they will seek answers to those concerns. It is up to you to be proactive and go to them with the answers before someone else does. Let ISG partner with you to provide these solutions to your clients. ISG's exclusive program provides numerous incomparable benefits:

- Educates, comforts and provides strategic solutions to your business owner clients.
- Gives YOU the ability to further wrap your arms around your best clients to avoid competition coming through the back door.
- Creates a bond between you and the next generation of that business further strengthening the likelihood of you keeping them as a top customer.
- Average commissions on these cases are in excess of \$25,000.

# S. T. A. R.

## Conversation Starters that Work!

### SUCCESSION

- If one of your partners should die, what would you do about the **BUSINESS RIGHTS** of the surviving spouse? Would you take that person into an active role in your business OR buy them out?
- If YOU got sick, hurt or died, who would you want to keep your business running?
- Do you have a **WRITTEN SUCCESSION** plan to cover all possibilities of your retirement, death or disability?
- Did you know that just over 70% of businesses **FAIL** when transferred from first to second generations? Did you know that almost 90% of businesses **FAIL** when transferred from second to third generations? Facts show that it's not because they planned to fail, it's because they **FAILED TO PLAN**.

### TOP PERFORMERS

- Think of the person or persons, besides yourself, who is responsible for the **PROFITS** of your business.
- If they were to get **sick, hurt or were to die unexpectedly**, what impact would that have on your business?
- Do you have a plan in place to **protect your profits** in the event you lose one of these key employees?

### ACCUMULATION

- Would you like to use your corporate checkbook to pay for **personal benefits**?
- Are your **highly compensated employees/owners** being discriminated against in your qualified plan (limited to the amount they can contribute)?
- Would you like to set up a **"selective bonus plan"** that is not subject to tax law nondiscrimination rules?

### RETENTION

- Again, think of the person or persons besides yourself who is responsible for **PROFITS** of your business.
- If they were to be **recruited away from your business**, what impact would that have on the success of your business, as well as the positive impact it would have on your **competitor** that recruited this person away from you?
- Do you have a **"golden handcuffs plan"** in effect to reward those employees who have helped your business grow by providing additional incentives for them to **STAY**?