

Business owners and self-employed professionals require a unique set of financial planning strategies to meet their individual needs.



If you own a business or professional practice you have worked hard to develop your idea and create a successful company. As your business grew you faced a number of unexpected trials, enjoyed countless moments of excitement, provided for your family and possibly others, supported your community until finally, without warning, it was time to transition the ownership of your company to someone else. Whether choosing to sell your company to employees or investors, you will encounter an entirely new set of challenges. We understand these and can guide you through each

step of your business or practice transition. **Clearstone Wealth Management** offers business owners and their families a comprehensive solution that encompasses and integrates their entire wealth – including their business or professional practice – into a complete solution. Doing so gives owners the freedom to spend more time enjoying their life, and not just planning for it.

Clearstone's Total Wealth Solutions for business owners and self-employed professionals and entrepreneurs

Though every situation is unique, we frequently help business owners and self-employed professionals:

- Plan and prepare for the sale of their business or professional practice
- Review and appraise the value of their enterprise and incorporate this in their goal-based financial plan
- Find and work with professional resources for business and/or personal needs, such as accounting and tax professionals and attorneys
- Manage cash flows
- Review, set up and manage an appropriate retirement plan for your business and family
- Simplify and organize your financial life with a cohesive goal-based financial and investment strategy
- Identify and advise on both investable and non-investable assets including real-estate and business growth and acquisitions
- Review potential areas of risk and create strategies to address each one
- Create family succession plans, when needed
- Advise on the sale of the business, including the sale to key managers or employees
- Diversify investments to balance the value and risk(s) associated with the business
- Pro-actively assess and create strategies to reduce tax liabilities
- Review and advise on estate and wealth transfer plans
- Ongoing investment management from a fiduciary and fee-only financial advisor