

**"Most Business Owners and Professionals in America today have not taken the time, nor have the expertise, to coordinate their Business Planning and Personal Planning with their requirements for Retirement, resulting in confusion and fear. BON with FirstCorePlan will alleviate your concerns!!"**

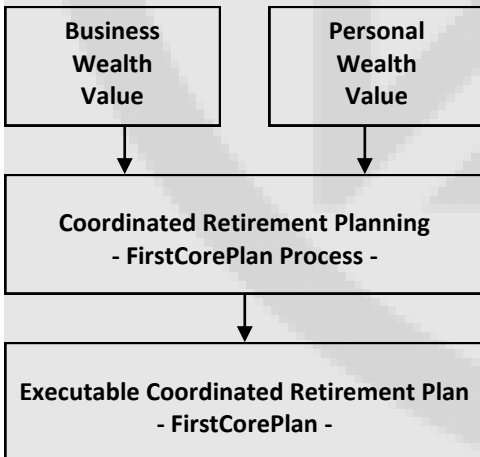
## What is FirstCorePlan?

FirstCorePlan brings together all the professional expertise, tools and strategies of BON into a Coordinated Retirement Plan for Business Owners and their families by:

Creating Optimal Business Wealth Value And Coordinating That Value With Personal Goals to Achieve A Coordinated Retirement Plan

BON's FirstCorePlan is positioned as an all-inclusive Business and Personal Retirement Plan for Business Owners who plan to retire within the next 3 to 10 years.

FirstCorePlan provides the framework for identifying the most effective strategies and solutions to achieve the Owner's Personal Wealth and Retirement Goals.



## Need for FirstCorePlan

- Business Owners WILL WANT to retire some day
- Business Owners WILL NEED to retire some day
- Business Owners SELDOM view their business as an investment but as a life-style choice or as a family member
- Business Owners MUST, in a coordinated plan execute both their personal and business strategies
- Business Owner Retirement Planning traditionally has assumed that the sale or transfer of the business will provide them with Retirement Financial Security with minimal preparation and planning for 'optimum investment value'



- Business Owners need to develop a comprehensive exit strategy
- Business Owners need to identify the many opportunities to use business resources for achieving Retirement goals
- Business Owners lack expertise in areas of:
  - Succession Planning
  - Executive Deferred Compensation
  - Executive Retirement Planning
  - Business Asset Liquidity Alternatives

## Business Owner Retirement Planning Issues and Threats

- Concentration of Wealth in an Illiquid Business
- Adverse Economic & Business Conditions
- Restrictive Government Regulations & Taxes
- Competition within the same & alternative industries
- Health, Accident & Disability Risk

## Tough Retirement Planning Questions

- When do I WANT to retire?
- When do I feel I CAN retire?
- How much 'net' money will I receive from the exit from my business combined, with my personal assets, to be used for my retirement?
- Have I prepared adequately for the period following my exit from my business?
- Have I considered the impact of my decisions on all stakeholders including my spouse, children, grandchildren, key management, charities, etc.?
- Am I putting these stakeholders 'at risk'?
- Have I considered unforeseen health and death issues?
- Am I prepared, not only for retirement, but also the 'inevitable surprises'?



## Considerations while Planning for Retirement

- Business Owners MUST consider the impact of alternative business strategies on Personal Retirement Goals, Needs and Resources
- Business Owners MUST ensure that Business Objectives are aligned with Personal Objectives
- Business Owners MUST ensure their Executive Retirement Planning integrates and coordinates their Business Planning with their Retirement Planning
- Business Owners MUST do this in a timely manner in order to give adequate time to ensure their Business Planning optimizes the business wealth value at retirement date

## Critical Retirement Need Factors

- Timing of Retirement
- Cost of Retirement
- Financial Resources
- Business Exit Strategy
- Business Performance relative to Retirement Needs
- Business Valuation
- Succession Plans
- Family Issues
- Estate Issues
- Key Management Issues
- Business Risk
- Health Risk

## Why FirstCorePlan?

- Provides a fully Coordinated Retirement Plan that identifies:
  - Opportunities
  - Obstacles
  - Business Strategies
  - Action Plan
  - Timeline for Execution
  - Ongoing Monitoring of Plan
- Combines Extensive Business Expertise with 3 decades of Executive Retirement Planning
- Business Owner's Personal Retirement goals, needs and resources analyzed
- Provides Total Coordinated Solution for Business Owners with no gaps
- Eliminates costly conflicts of interest between advisors
- Completely aligns business and personal goals, needs, opportunities and priorities
- Provides critical expertise in:
  - Business Succession
  - Deferred Compensation
  - Business Valuation
  - Corporate Finance
- Focuses on Optimizing Business Value at date of Retirement
- Assists in Exit and Business Liquidity Strategies

Begin your Coordinated Retirement Planning with BON's FirstCorePlan while there is still time. Contact BON today at:

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