



As a business owner, you wear many hats.
Ours is one hat you don't have to wear.

Running a business comes with unique
financial challenges—we get it.

With over 55 years of experience, we're
here to bring clarity and strategy so **you**
can remain focused on what you've built.

Disclosure: SYM Financial Advisors ("SYM") is an independent investment adviser registered under the Investment Advisers Act of 1940, as amended. Registration does not imply a certain level of skill or training. More information about SYM including our investment strategies, fees, and objectives can be found in our ADV Part 2 and/or Form CRS, both of which are available upon request.

sym.com | 800.888.7968

4 Top Areas We Review

FOR BUSINESS OWNERS



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01

Structure & Strategy

- Ownership & Valuation
- Operating Provisions- LLC or Partnership?
- Buy-Sell Agreement
- Articles of Incorporation
- Non-disclosure Agreements
- Real Estate Holdings

02

Succession Planning

- Emergency Contingency Plans
- Proactive Exit Plan
- Voting vs. Non-voting Shares
- Asset Sale vs. Stock Sale
- Private Equity Buyout
- Charitable Desires

03

Retirement Planning

- 401(k)
- Simple IRA or SEP IRA
- Solo 401(k)
- Cash Balance Plan/ Defined Benefit Plan
- IRA or Roth IRA Strategy

04

Tax Planning

- Collaboration with your CPA
- Wages & Distribution planning
- Reinvestments into company
- Accounting Methods
- Tax Credits

SYM Fiduciary Pledge to You

- 1 Maintain strict confidentiality.
- 2 Prioritize clients' interests above all else.
- 3 No sales commissions; full fee transparency.
- 4 Remain independent from banks, brokers, insurance companies, and custodians.

