

16 Business Planning Issues √-List



Client Name:_____

Next Review Date:_____/_____/_____

Issue	Priority	Actions Planned/Taken	Date Last Reviewed
Asset Protection Planning			
Banking & Credit Management			
Board of Directors or Advisor Council			
Business Continuity Instructions			
Business Succession Planning			
Business Transition Path			
Buy-Sell Agreement Review			
Cash Flow Story			
Debt Indemnification			
Employee Benefits			
Life Insurance Audit			
Management Incentive Planning			
Risk Management and Insurance Planning			
Tax Planning			
Technology			
Written Growth Plan			

4-Point Agenda →

- 1 - Cross off those that do not apply. 2 - Identify issues already addressed.
- 3 - Prioritize remaining issues. 4 - Create an action plan.

Issue	Common Talking Points/Solutions
Asset Protection Planning	USA ranks #1 in business lawsuits. Consider an entity or asset protection trusts for liability protection. Maybe even a Captive Insurance Company??
Banking & Credit Management	Managing your operating, financing & cash, tools to support partnerships with CFO, banks, creditors & investors & how to incorporate new technologies.
Board of Directors or Advisor Council	Multiple mindsets to discuss your buy-sell agreement, management & owner transition, dividend policies & corporate finance tools to help owners diversify.
Business Continuity Instructions	A 19-point written document detailing who does what, when & why if/when you are unable to continue your role in your company.
Business Succession Planning	A 3-step process: (1) Identify successor; (2) Identify successor's mentor; (3) Provide successor time to develop their skills & experience.
Business Transition Path	A tax efficient, 7-step process allowing you to transition from your business when you want, for the money you want, to your chosen successor.
Buy-Sell Agreement Review	Properly drafted & funded, it will cover the relevant "trigger points" with an agreed-upon value, a source of funding and agreed-upon buy-out terms.
Cash Flow Story	Your financials tell the story of your company & your leadership team needs to be on the same page to optimize your profit, cash flow & business value.
Debt Indemnification	Can your company survive without your personal guarantees? Life insurance will keep the bank happy & may be the easiest & cheapest way to do so.
Employee Benefits	Increase your ability to attract & retain quality workers with custom tailored, cost efficient employer sponsored & voluntary benefit plans.
Life Insurance Audit	Some life insurance policies are going to die before the insured. Make sure your life insurance program has the integrity you once thought it had.
Management Incentive Planning	Incentive compensation, cash- or stock-based, to attract, retain & reward key employees. Stay bonus. Stock Appreciation Rights. Deferred Comp.
Risk Management and Insurance Planning	Effective monitoring tools & strategies to mitigate ever changing risks related to credit, information, management talent, operations & compliance.
Tax Planning	Good planning is an ongoing process & good advice is a valuable commodity to structure a strategy to minimize tax exposure and avoid mistakes.
Technology	How is Industry 4.0, Artificial Intelligence (AI), Augmented Reality (AR), Internet of Things (IoT) impacting your business today? In 3 years?
Written Growth Plan	What is the vision of your company in 10-25 years? In 3 years? What are the top 5 activities you will do in the next 90 days to keep moving forward?

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 Some business issues may require other licensed &/or certified professionals as this entity/it's representatives do not render legal, tax, investment, financial planning, property/casualty &/or general liability insurance services.