

For small business owners (and others) who want to enjoy themselves in retirement after years of hard work, without constantly second-guessing themselves, we bring you the ...

Lifestyle Protector Program

A proven, step-by-step method for setting clear financial goals with action plans for achieving them, so you can stop worrying about the future

Obsidian Planning Solutions 2099 Gaither Road Suite 110 Rockville, MD 20850
301-990-4395 | info@obsidianplanning.com

Does this sound familiar?

Be honest. You know financial planning is a good idea. You intend to get to it... soon. The problem is, tomorrow or any day next week or next year is sure to be as busy (if not more!) as today is. That's life for the business owner.

And yet, there are simply too many risks for you to track, manage, and navigate alone. But what kind of help would provide you with the **meaningful answers and proactive advice that free you from the distraction of worrying about the future?**

Here's what it won't be: a spreadsheet generated exclusively from cold, raw data. While these models have the appearance of numbers-driven, objective counsel, they're deeply flawed. Why? They lack context. You see, without a thorough understanding of your unique circumstances, hopes, and dreams, nobody —human or computer—can presume to advise you.

Moreover, this type of robotic financial counsel usually necessitates you buying a specific product (e.g., annuities). The product may or may not benefit you, but you can be sure it pays the advisor a generous sales commission!

You deserve better. You've worked too hard, for too long, building your business. Why submit yourself to a set of formulas that might **look good on paper but cannot adapt to the real world of uncertainty, change, and disruption?** As a business owner, you're smarter than that. Frankly, you wouldn't have made it this far listening to conventional retirement advice alone.

It's for you that we created this program. It's called the **Lifestyle Protector Program**. It removes the overwhelm from financial planning. How? For one, it bypasses the normal "*document dump*" of the first meeting (whereby you're asked to bring in a carload of paperwork stretching back decades). Instead, we proceed in stages, starting with your goals. We connect with your existing advisors (tax, legal, investment) to ensure what they're doing supports your goals. If the imagery helps, think of us as your financial project manager or general contractor.

The Lifestyle Protector Program can help you if...

- You'd like to take more time off from work without affecting business
- Your business holds most of your retirement assets
- You don't have a defined successor for your business
- You don't know when you could retire ... or whether you'd have to cut expenses
- You'd like to upgrade your lifestyle in retirement with travel, leisure, and contributions to family members and charitable organizations
- You'd like to protect employees should you retire or sell your business

Why it works

The Lifestyle Protector Program has helped dozens of small business owners, most of whom reside in the Washington, D.C. metropolitan area, better understand their retirement options. Why is that necessary? Because when you understand your options, you have more leverage to make choices without being distracted by emotional “*elephants*” like fear, greed, and guilt.

Unlike traditional financial advisors the starting point of the Program is to define your goals. That is, we begin precisely where other advisors end.

“We’ve found that most business owners, even the most prosperous ones, often have not practiced defining, articulating, and justifying their retirement goals.”

Your team of advisors will get to know you personally — without judgement — for as long as it takes before making a single recommendation. What you choose to share with him or her is entirely confidential. Only then, after a productive conversation (or three), can you start identifying goals. In time, and with guidance, your goals will evolve. That’s OK. We’ve been advising clients like you, successful business owners, for 20+ years. Our advisors are credentialed experts (CFP, CExP, ChFP) with the deep knowledge to move you from financial goals to action plans. We maintain a broad professional network, which means you always have access to specialists.

Although we’re financial planners, clients have also called us other names, including “*coach*,” “*therapist*,” and the one we like most ... “*friend*.”

“The trouble with not having a goal is that you can spend your life running up and down the field and never score.”

— Bill Copeland

3 Programs that Use The Lifestyle Protector Process

1 - Lifestyle Protection Program

This program is a great starting point if you're new to financial planning and your retirement goals are focused on providing for your family.

Features: Income and expenses analysis, Income tax review and analysis, Estate planning analysis and recommendations, Insurance coverage analysis, Personal investment analysis and recommendations.

Who's it for: *Business owners who want to ...*

- Set goals (financial, personal, professional)
- Track and maintain goals
- Identify risks to their goals
- Remove assets from their company (safely)
- Create a post-retirement budget

Deliverables: A list of your financial goals in print and digital form. Your goals will be defined for clarity and include a vetted plan for achieving each one. This is a “*living*” document, which means it will update as your goals and plans evolve.

Key Personnel: Family members, professional advisors.

2 - Succession and Lifestyle Protection Program

This program adds a new level of support so that your transition from active business owner to passive or retired business owner is smooth and worry-free.

Features: The Lifestyle Protection Program, Succession plan analysis, Trusted advisor analysis, Company disposition analysis, Corporate management responsibility analysis, Corporate challenges identification and recommendations.

Who's it for: *Business owners who want to ...*

- Estimate the value of their company objectively
- Find a successor
- Create a succession plan
- Choose the optimal time to retire
- Prepare the company for their retirement

Deliverables: A list of your financial goals in print and digital form. Your goals will be defined for clarity and include a vetted plan for achieving each one. This is a “*living*” document, which means it will update as your goals and plans evolve.

Key Personnel: Family members, professional advisors, and senior employees.

3 - Succession, Exit, and Lifestyle Protection Program

This program is the most comprehensive and encompassing. It includes support for selling your company and helps you avoid “paralysis by analysis.”

Features: The Succession and Lifestyle Protection Program, Management team analysis and recommendations, Key employee analysis and recommendations, Exit structure options, documentation, and recommendations, Company ownership transfer analysis including tax implications, Business broker or investment banker analysis and recommendations.

Who’s it for: *Business owners who want to ...*

- Sell their company
- Transfer ownership of their company
- Choose the right buyer of their company
- Maximize the value of their company before selling

Deliverables: A list of your financial goals in print and digital form. Your goals will be defined for clarity and include a vetted plan for achieving each one. This is a “*living*” document, which means it will update as your goals and plans evolve.

Key Personnel: Family members, professional advisors, senior employees and management, co-owners.

“Before Obsidian it was ... an exercise in frustration. The attorneys that generally handle estate planning – they were wanting to work me into their system, and then their partners wanted to work me into THEIR system – where you were going to be presented with what you needed to buy from them.

We needed advice, we needed support, and we needed someone to figure out what we needed to protect.

Obsidian is different, that’s why I’ve stayed with them. I don’t get the sense that they’re trying to sell me “stuff.” They’re trying to meet my needs. When my needs require me to purchase something, I get the sense that they are trying to match products to meet them. And that’s very different than other financial planners that pitch me.”

— Jack Upchurch, Falls Church, VA

Important Next Steps

Congratulations, you're still reading. By now, you realize that as a business owner you face a string of complex decisions that "normal" retirees never grapple with.

The question is, *will you do something about it?*

If this report was provided after an initial consultation with an Obsidian team member, you have two options. The first one is to call him or her, reconnect and ask any last-minute questions. The second one is to call us directly at 301-990-4395. A client associate will happily enroll you in the Lifestyle Protector Program of your choice.

The sooner you join us, the sooner you can let go of the "what if?" distractions that plague business owners approaching retirement who haven't sufficiently defined their goals.

We'd love to serve you. Call us now!

About Obsidian Planning Solutions

Obsidian Planning Solutions (smallbusinesssuccessionplanning.com) helps business owners and executive-level employees establish financial goals and the action plans for achieving them. The company was founded by Patrick Carroll, CFP, more than twenty years ago and is in Rockville, MD. Obsidian Planning Solutions specializes in tax issues, retirement planning, succession planning, executive compensation, and lifestyle protection planning.

Obsidian Planning Solutions 2099 Gaither Road Suite 110 Rockville, MD 20850
301-990-4395 | info@obsidianplanning.com