

FINANCIAL INDEPENDENCE DISCOVERY ASSESSMENT



What's Your Plan for Financial Independence? sm

When your business is your largest asset, planning—and the right advisors—aren't optional; they're essential. These questions can help you prioritize opportunities to turn enterprise value into enduring personal wealth.

Financial Planning

1. Do you have a dynamic personal financial plan providing clear progress markers toward your exit from the business?
2. Are you accumulating enough capital outside your business to achieve financial independence, regardless of how or when you monetize your company?
3. Are you frustrated by the limits on your qualified plan contributions and open to strategies that go beyond 401(k)s and IRAs to accelerate retirement savings and reduce taxes?
4. Does your current planning intentionally reduce taxes across all three measurement dimensions: annual, lifetime, and legacy?
5. Have you accounted for healthcare and long-term care costs in retirement so they don't disrupt your income strategy or burden your loved ones?

Wealth Management

1. Does your current investment plan go beyond the 401(k), offering access to advanced strategies tailored to your broader financial goals and business risk profile?
2. Have you implemented any strategies to protect your personal portfolio against major market declines—or are you fully exposed to downside volatility?
3. If you meet Qualified Purchaser criteria, are you accessing hedge funds, private equity, or credit strategies to diversify your wealth beyond the public markets?
4. Have you structured your portfolio to include tax-advantaged contingency capital you can access for timely business or investment opportunities?
5. Are you proactively minimizing tax drag on your non-retirement assets—or unknowingly giving up return through inefficient investment structures?

Risk Management

1. Have you designed and funded a succession plan that protects your enterprise value, regardless of exit timing, your health, or market conditions?
2. If yes, have you considered your key people as potential successors, stakeholders, or buyers? Are they being prepared to assume greater roles?
3. Who would run your business if you were suddenly unable to? Would your family, partners, clients, and lenders feel confident in that plan?
4. Do you have a strategy to monetize your business and convert its value into personal wealth on your terms, timeline, and tax preferences?
5. Is your corporate capital (i.e., cash, retained earnings, and investments) optimized for risk, return, and tax efficiency?

Worksite Solutions

1. Are you losing employees—or at risk of losing them—to firms perceived to offer more robust retirement, benefits, or personal financial planning support?
2. Have you implemented any strategies to help attract, reward, and retain the mission-critical employees who drive enterprise value?
3. Would your highest-paid employees value the ability to defer more of their income on a pre-tax basis beyond what the 401(k) allows?
4. Have you explored using 'golden handcuff' agreements to retain top producers, while also building tax-efficient contingency capital inside the business?
5. Is your 401(k) plan a customized, dynamic wealth-building tool or just another off-the-shelf retirement platform?

If these questions sparked uncertainty or curiosity, let's talk.

To schedule a confidential discovery call and explore whether ASG is a comfortable fit for you—and you for us—email **Brooke Holden** at brooke.holden@mystrategyteam.com to arrange a time that's convenient to get better acquainted.

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