

FINANCIAL SERIES

FEATURING WEALTH MANAGEMENT ADVISOR BECKY GUSTAFSON
PRESENTED TO THE HOME BUILDERS ASSOCIATION OF GREATER NEW ORLEANS



In this interactive Financial Series, we will explore the key areas of concern keeping business owners up at night. With sound business planning and exploring financial opportunities for your personal security and business stability, you will gain the skills and insights you need to protect your assets and plan for the future.

This series will help you explore the development stage that your business is in currently. It will then delve into developing plans to monitor your four key financial areas and protecting the four asset classes. We will discuss overall alignment of the business goals with the personal financial goals of the business owner and how to engage trusted business advisors throughout this process.

- LONG-TERM BUSINESS GOALS AND OBJECTIVES
- ALLOCATING ASSETS
- FUTURE PLANNING
- TAX STRATEGIES
- EMPLOYEE ISSUES
- INVESTING
- PERSONAL GOAL SETTING
- LEAVING A LEGACY



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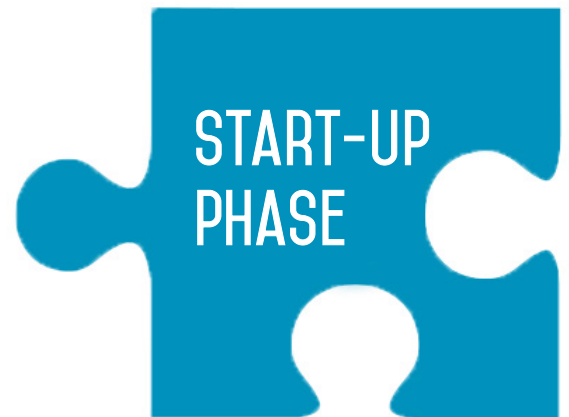
FINANCIAL SERIES: MAKE



The business life cycle starts out in the Start-Up Mode. In the early stages of any organization, many businesses are challenged by tracking and conserving cash flow. The need for employees may arise, as well as the financial and human resources obstacles that go along with staffing growth. In the MAKE series, we will delve into the demands and major challenges that business owners face within the first two to three years in business.

TOPICS OF DISCUSSION

- **PHYSICAL BUILDING ASSETS**
- **HUMAN CAPITAL - EMPLOYEE GROWTH**
- **BUSINESS REPUTATION**
- **CLIENT RELATIONSHIPS**
- **BUSINESS OWNER'S ROLE AND SKILLS SETS**
- **FINANCIAL STABILITY**
- **PLANNING FOR GROWTH**



FINANCIAL SERIES: GROW



In the Growth Phase, the organization will face new opportunities and challenges. Profits may be increasing and systems and processes have been established, but greater competition abounds. There may be more need for financial resources as the company grows and a struggle to find balance in the owner's responsibilities and demands. With effective management and careful business planning, companies can succeed and develop at stable rate during this growth phase.

TOPICS OF DISCUSSION

- **RISK MANAGEMENT**
- **EMPLOYEE BENEFITS**
- **FINANCIAL PLANNING**
- **CLIENT RELATIONSHIPS**
- **BUSINESS STRATEGY**
- **OVERCOMING COMPETITION**
- **PLANNING FOR MATURITY**



FINANCIAL SERIES: THINK



During the Think Phase, the organization is reaching maturity. The company is likely thriving and has gained substantial market share and a well of loyal customers. Sales growth may not be explosive, but it is positive and secure. The management of the business has become routine and well-defined. The challenge for the business owner at this stage is to resist getting too comfortable. It's imperative to focus on changing trends, marketplaces shifts and remain competitive. Areas of opportunity can include automation, outsourcing, and improved productivity.

TOPICS OF DISCUSSION

- **COMPETITIVE ENVIRONMENT**
- **MANAGEMENT REFOCUS**
- **LONG-TERM PLANNING**
- **PROCESS AUTOMATION**
- **IMPROVED PRODUCTIVITY**



FINANCIAL SERIES: IMAGINE



During the final Imagine Phase, the business owner is transitioning away from everyday management of the organization. The company may be going through valuations and succession planning to turn the business over to the next generation, move to an employee-owned model, or prepare for merger/acquisition. In this phase, there are added complexities as the business owner is challenged with aligning personal financial goals for retirement and the ongoing challenges of the business finances.

TOPICS OF DISCUSSION

- RETIREMENT SOLUTIONS
- BUSINESS VALUATIONS
- EXIT STRATEGIES
- BUY/ SELL STRATEGIES
- SUCCESSION
- TRANSFER TRIGGERS
- WEALTH ACCUMULATION

