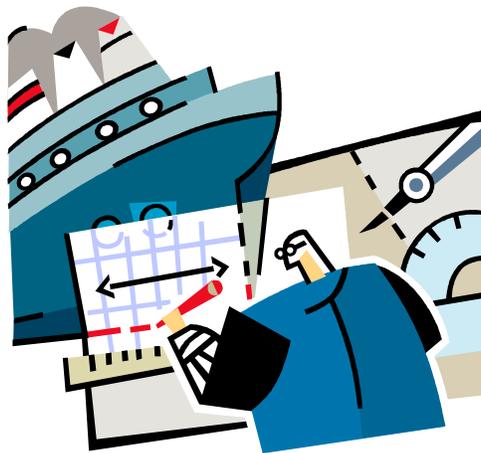


*Sarasota Financial Group, Inc.*  
**The**  
**B.O.S.S. PROGRAM**  
*Business Planning Guide*



**Business Owners' Success Strategies**

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**BIG BUSINESS STRATEGIES FOR YOUR COMPANY'S SUCCESS**



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Our strength lies in providing service to a limited number of industries and thus concentrating energies in developing expertise in those specific areas. We are continually expanding the variety and diversification of Industries we serve.



We encourage our associates to continue to expand their knowledge of specific industries and problem issue solutions. This knowledge is essential for us to be able to consult with our clients to help them achieve success.

## Who We Are...



**Sarasota Financial Group, Inc.** has people who are also Investment Advisor Representatives with, and Securities and Investment Advisory Services are offered through Cape Securities, Inc. (Cape). The people at Sarasota Financial Group, Inc. have more than 40 years' experience in the financial services industry and are licensed to help individuals and businesses meet their investment goals through a complete array of financial products including stocks, bonds, mutual funds, fixed and variable annuities, and insurance products.

Cape Securities, Inc. is a full-service firm and a Member of NASD, SIPC and a Registered Investment Advisor.

At **Sarasota Financial Group, Inc.**, our **Mission is:**

- Create and maintain wealth for our clients through long term effective asset management.
- Build client relationships based on trust, competent professional advice, continual communication and prompt personal service.
- Assist our clients in setting financial goals, monitoring these goals and keeping them informed of the process and achievement of these goals.
- Include coordinating our wealth accumulation and estate preservation planning with tax, legal and insurance professionals.
- Follow a disciplined approach to balance risk and return
- Educate our clients to enable them to make informed decisions.

## Professional Alliance Program



**Sarasota Financial Group's Professional Alliance Program** has developed a reputation for introducing you to our professional associates to form small committees to help individuals and businesses.

These professional associates include:

- Accountants and Tax Specialists (CPA's)
- Attorney's (Business & Estate)
- Financial Planners (CFP's)
- Insurances Specialists (CLU and ChFC)
- Business Evaluators, Payroll and Trust companies

It is through Cape Securities, Inc. comprehensive support system entitled Total Practice Management (TPM), which can organize and simplify the owner's entire business. TPM offers proven tools, methods, and roadmaps that are utilized to improve the profitability, efficiency and growth of their investments and businesses.

Today's ever changing economy can make owning a business and building a practice complex. Sarasota Financial's research and development team has a main goal to provide business owners with access to the financial industry's latest innovations.

Our clients utilize these professionals to improve the profitability, efficiency and growth of their investments and businesses.

# The B.O.S.S. Program

## Strategies for Your Business Success



**The B.O.S.S. Program** is a package of tailored financial strategies designed exclusively for business owners to help them achieve their strategic business planning goals. Utilizing selected financial products, we can help you design – and implement – and administer - a B.O.S.S. Strategic Solution that's right for you.

### **Helping Business Owners Meet Their Strategic Business Needs**

When it comes to growing your business and rewarding your key people, we know you face a number of daily challenges. We also know that in today's competitive economic climate, inventories, sales, overhead, personnel and cash flow all demand your constant attention – leaving you little time for strategic, long-term planning. The result: if you're like many business owners, you've probably been forced to adopt a "hope it all works out" business strategy.

Unfortunately, "**hope**" is not a strategy.

As a successful entrepreneur, you need someone who understands your business ownership concerns, as well as your personal goals and objectives - someone who can help in financial matters such as attracting, rewarding and retaining key employees; rewarding performance; implementing wealth accumulation strategies; providing employee benefits; and maximizing business value for an eventual sale or transfer to the next generation.

We can help you succeed in each of these important business areas through a process called "**The B.O.S.S. Program**" – six strategies for business ownership success. Through the B.O.S.S. Program, we can help you turn your hopes into reality.



## SIX-STEP STRATEGY TO BUSINESS OWNERS SUCCESS

### **Strategy 1 – Maximize Business Value**

Maximizing business value – with an eye towards the eventual sale or transfer of your business - is probably among your primary concerns. To address this concern, you need a plan that provides for a smooth, tax-efficient sale or business transfer in the event you (or one of your key people) die, become disabled, or simply decide to quit or retire. Among the B.O.S.S. strategic solutions are “**Full Value**” Exit Strategies (*BuySelf<sup>SM</sup> Solution*) and Key Employee Replacement Plans (*KeyLife<sup>SM</sup> Solution*).

### **Strategy 2 - Reward Performance**

Your business thrives when you increase bottom-line profits. In today’s competitive talent market, rewarding your best people - those who are most responsible for increasing those profits - requires more than just cash bonuses. Today’s top performers seek rewards that can motivate them to even greater heights, as well as help them achieve their personal objectives. We can help you reward your top talent – and yourself - through Key Employee Incentive Plans and Executive Bonus Plans (*BonusLife<sup>SM</sup> Solution*).

### **Strategy 3 - Attract & Retain Key Employees**

The lifeblood of any business is attracting and retaining the best and the brightest people. In order to achieve this goal, you need to offer innovative compensation and benefits packages that distinguish your company from the competition. We offer a wide range of solutions, including Salary Continuation Plans (*SERP Solution*) and Executive Family Protection Plans (*LifeGuard<sup>SM</sup> Solution*) that let you offer more to the people you want to attract and retain.

#### **Strategy 4 - Accumulate Wealth**

For many key people, accumulating assets to meet long-term goals – retirement, for example - is just as important as a regular paycheck. To address this concern, you need access to both qualified and nonqualified plan designs, including Employer-Sponsored Retirement Plans and Executive Compensation Plans. Through the B.O.S.S. Program, we can tailor a plan that can help accomplish your and your key employees' current and future financial objectives.

#### **Strategy 5 – Provide Employee Benefits**

Nearly every business offers their key employees life, health, & disability insurance. But if you want to attract and retain only the highest quality people, you need also to offer welfare benefits that address their personal financial needs. We can help you accomplish that goal by giving you access to, and helping you implement, Single Employer Welfare Benefit Plans and Executive Family Protection Plans (*LifeGuard<sup>SM</sup> Solution*).

#### **Strategy 6 – Create a Legacy**

While some business owners may be planning to eventually profit from a well-executed exit strategy, you may be building a legacy to pass on to future generations. Consequently, a carefully drafted strategic plan can help you avoid an interruption in business operations due to estate settlement costs or a poorly executed transition plan. If you, or others, are depending on your company's long-term success, let us show you Estate Maximization and Business Continuation Solutions that can help turn your legacy hopes into a business reality.

#### **When it comes to strategic business planning, we can develop and customize a B.O.S.S. Strategic Solution to help you reach your specific goals and objectives.**

The B.O.S.S. Program is a package of conceptual strategies designed to help business owners achieve their personal, financial, and business goals and objectives. These strategies are typically financed using life insurance, annuities, and other financial products. The B.O.S.S. strategies and solutions are not limited to those described within this brochure and may be expanded to meet your specific needs, objectives and goals



## **Business Retirement Strategies**

Are You.....

Looking at adding a retirement plan for the first time?

Considering updating an older plan to make it more competitive?

Thinking about providing a "little extra" benefit for key employees or yourself?

If so, **SARASOTA FINANCIAL GROUP** can help by working with you in the design, coordination and implementation of a variety of retirement plan options.

**SARASOTA FINANCIAL GROUP** can see you through the process from beginning to end with a multidisciplinary approach to retirement plans by coordinating the activities of your human resources department with your retirement plan Third Party Administrator.

Below are some additional solutions, which can be addressed with you on a case by case basis.

- 401(k) Safe Harbor & Profit Sharing Plans (Self Directed Plans)
- Defined Benefit Plans including Cash Balance Plans
- SIMPLE IRA & SEP IRA Plans
- Executive Bonus Plans (Section 162 Plans)
- SERPS (Non-Qualified Deferred Compensation Plans)
- Split Dollar Plans
- Premium Financing (Indexed Universal Life)
- Key Man Insurance
- ESOP's (Business Continuation Plans)
- Group & Individual Life Insurance (Section 79 Plans)
- Group & Individual Health Insurance (HRA's, HSA's & FSA's)
- Supplemental Health Insurance (Deductible Bridge Plans)
- Disability & Long Term Care Insurance
- Asset Protection Analysis



## **New Plan Consulting**

Whether your business is looking to start a retirement plan or replace an older plan, **SARASOTA FINANCIAL GROUP** can "quarterback" your company's retirement plan from start to finish.

Services provided can include:

- Plan design
- Employer / Employee education
- Investment fee analysis
- Investment portfolio analysis
- Annual contract review

**401(K) Plan:** is commonly referred to as a deferred compensation plan. It is established by an employer and a portion of each enrolled employee's earnings are deducted from his or her compensation and placed into this qualified retirement plan option. As an employer, you have the option to match a percentage of the amount contributed by the employee. The plans we use allow for self directed investments.

Benefits to the employer can be greater employee retention and satisfaction. Employees typically benefit by reducing taxable income as well as allowing their contributions in the plan to accumulate tax-deferred in investment options of their choosing.

**Defined Benefit Plan:** including Section 412(i) Plans differs from a 401(k) type plan in that the employer funds a fixed periodic benefit or a specified lump sum amount (all at once) when each employee retires. The amount available can vary depending on factors such as compensation level and years of service. Unlike a defined-contribution plan, a defined benefit plan does not have a per employee account, but rather a pool of investments set aside to fund the entire liability to the group.



## **Non-Qualified Executive Benefit Plans**

At **Sarasota Financial Group** we want to know if your business is looking for ways to provide a "little extra" in terms of benefits for select groups of executives. If so then perhaps a non-qualified type plan offered through **Sarasota Financial Group** can be one solution to consider. In particular, these Supplemental Executive Retirement Programs (SERPs) can act as a supplement to an already existing qualified plan, as well as provide an added benefit to maintain and attract key executive talent. Some examples of such plans.

**Non-Qualified Deferred Compensation Plans:** Typically, these plans are customized to your company's structural organization and can allow flexible plan funding to best meet your business's financial position.

Senior and highly compensated individuals benefit by enhancing their pretax wealth accumulation, while falling outside the bounds of traditional plan ERISA limits. This ability helps these individuals prepare for retirement by providing a tool to better meet their more affluent lifestyle needs.

**Executive Bonus Plans:** These plans, often called "Section 162 Bonus Plans", can help provide select executives with valuable retirement benefits, while also providing the business with a valuable tax savings. Typically, the executives procure permanent life insurance, which they own, and the premiums are usually paid via a specially arranged bonus provided by the employer.

The employer can benefit by controlling which employees receive the benefit while also realizing a tax-deductible expense. The bonus plan recipients benefit by obtaining, for little out-of-pocket cost to them, a benefit that they control, which can accumulate tax-deferred, and is not subject to general creditors of the business.

**Split Dollar Plans:** These plans allow an employer and their key executives to initially share in the cash value and death benefit of a life insurance policy which is paid for largely from corporate dollars. While premium is not generally deductible to the business, the employer benefits by having another tool to retain key talent. The split dollar plan participant has the benefit of permanent life insurance at a lower cost than if he or she purchased it individually.

**Key Person Insurance Plans:** Although you can't prevent the sudden and unexpected loss of a critical employee, you can receive compensation through key person insurance. A key person policy covers or "indemnifies" a company against the loss of a valued team member's skill and experience. The proceeds can help: provide funds to recruit, hire, and train a replacement; restore lost profits; and reassure customers and lenders that business operations will continue and funds will be available to help repay business loans.

Generally, the company owns the policy, the premiums are not deductible, and the death proceeds are received by the company free of income taxes [although there may be alternative minimum tax (AMT) consequences for businesses organized as C corporations].

**Buy-Sell Agreement Plans:** Are you taking the right steps to make sure your business can survive the retirement or death of an owner or key employee? A crucial step to help ensure the successful transfer of your company or business interests and that funds will be available to help provide maximum financial flexibility in the event of retirement, death, disability or if you leave the business.

A Buy-Sell agreement is between the owners of a business or other potential buyers. Outlines the specific terms and conditions for the transfer and/or sale of a business owner's interest. Commonly provides for the financing using insurance to fund the transfer.

The Buy-Sell Agreement specifies:

- Owner will not dispose of their ownership interest during their lifetime without first offering it for sale to the other owners.
- Who will be selling and who will be buying? It is mandatory for the seller to sell and for the buyer to buy.
- A purchase price based upon a pre-established formula to be used at the time of death in order to determine a definitive price for the ownership interests.
- Which state laws apply?
- Changes/termination of agreement. Process to update coverage should be established and valid reasons to terminate agreement should be stated.



## **Small Business Retirement Plans**

Making up 90% of all U.S. businesses, small businesses and their employees face many of the same retirement planning challenges as larger corporations. **SARASOTA FINANCIAL GROUP, INC.** can help find tailored solutions to meet both your immediate and longer-term planning goals as a small business. Three of the more common methods supporting such retirement plans are:

**SIMPLE IRA:** Organizations with fewer than 100 eligible employees can establish a Simple IRA plan, which can be ideally suited for:

- S Corporations or C Corporations
- Self-employed or Single Employee Corporations
- Professional and Not-For-Profit Corporations

These plans are funded by a combination of voluntary employee contributions and mandatory employer matches up to certain maximum limits. These plans can also contain higher limits for highly compensated employees. Contributions can be directed into accounts with a variety of investment options, similar to many personal IRAs available in the marketplace. In addition, the organization often can establish these plans for minimal cost, compared to a 401(k) or other retirement plan.

**SEP IRA:** A simplified employee pension (SEP) IRA allows an organization to make direct contributions to the plan's eligible employees, often with higher contribution limits (i.e. up to \$41,000 or 25% net earnings) than many other types of retirement plans and IRA products. Similar to a SIMPLE IRA, a SEP IRA results in exclusion of eligible contributions from both the organization's and participating employee's current income and the employee's direction of contributions to various investment choices.

**Individual 401K:** Self employed individuals or one person corporations, who want to contribute the maximum permitted under a qualified plan, may want to consider a Single K Plan.



## **Small Business Health Plans**

Employer Benefits are a key factor in hiring and maintaining quality employees. There are numerous plans available that **Sarasota Financial Group** will help you evaluate and select based on your specific needs.

### **Consumer Driven Health Plans – HRA, HSA, FSA**

This is the latest buzzword on health care and is seen by many as the solution to our nations rCaltonng health care. These plans encourage consumers to take a more active role in making decCaltonons about when and where to seek medical care and offer incentives for making wise choices.

### **Consumer Driven Employment Choices**

In this world of cost shifting and complex programs, a growing concern among employers is employee dissatisfaction with their benefit package because they don't understand the benefits or the costs. Economists are predicting improved labor markets and with this come turnover and rehiring costs.

Why not help employees make wise employment decCaltonons by showing them customized cost illustrations of each and every employer sponsored benefit plan including the "Hidden Benefit" programs?

Why not potentially add thousands, even hundreds of thousands of dollars back to the employer's bottom line by line by reducing turnover and retaining key employees?

#### **Critical Issues:**

- *Do employees understand ALL BENEFITS & SERVICES?*
- *Do they know how much is spent on all these benefits and services?*
- *Do they understand the total value of employee compensation?*
- *Do they consider all employer-sponsored programs when making employment decCaltonon?*
- *Can they see that more money elsewhere may not equate to greater take home pay? (i.e. Section 125 pre-tax contributions)*

**It's all about education and communication.**



## **Life Insurance Services**

**Sarasota Financial Group, Inc.** are independent insurance agents, we do not work for an insurance company; we work for you. We work on your side when you have a loss and follow through to see that you get fair, prompt payment. We represent a carefully selected group of financially sound, reputable insurance companies and we place your policy with the company offering the best coverage at a competitive price.

### **Our Aims & Services You Can Expect**

- To reduce your insurance cost and reduce gaps in coverage.
- To analyze your insurance requirements from the viewpoint of RISK MANAGEMENT. Submitting recommendations and cost comparisons for your review.
- A responsible protection program designed for you.
- The presentation of a competitively priced proposal with the selection of the companies best Suited to Your situation
- A periodic review the adequacy of your insurance program.
- Ways to save you money.

## **Advanced Planning Concepts**

**Premium Financing Concept Profile:** - Many clients require a large amount of fixed life insurance coverage but prefer not to utilize current cash flow to pay large premiums. Premium Financing is a funding method that clients can use to fund high life insurance premiums. Many clients have used this method of financing hefty property & casualty premiums for years. The use of this method is now becoming prevalent in the life insurance business.

**Single Employer Welfare Benefit Plans:** These are plans established by an employer, for the benefit of its employees. A Single Employer Plan is typically designed using a trust, generally having a bank or trust company functioning as its trustee, and administered by a third-party plan administrator.

**Sarasota Financial Group, Inc.** is prepared to provide you with a no cost, no obligation review and comparison of your insurance.



## Disability & LTC Insurance Services

### Disability Insurance

At **Sarasota Financial Group, Inc.** we offer High quality Disability Insurance products covering total or partial disability of professionals, business executives, small business owners and others.

We realize that no one knows when - or how - disability will strike. That unpredictability is why the best disability income insurance policy is the one that generates the most benefits in the greatest number of disability scenarios. How do you know which DI policy is the best for you?

Individual disability insurance is truly a basic concept. It is an insurance product designed to replace anywhere from 45-60% of your gross income on a tax-free basis should a sickness or illness prevent you from earning an income in your occupation. Every disability insurance policy from every insurance company is very different; this is not a product to simply shop for the most competitive rate. To buy the cheapest disability insurance policy on the market could be throwing your money away.

### Long-Term Care Insurance

With more dual-income families, a vast number of baby boomers nearing retirement and a shrinking labor force, employers are faced with a new issue: **LONG-TERM CARE**. Many American families are now in the "sandwich generation", where adult children are dealing with child rearing and the responsibility of caring for their parents or grandparents who raised them at the same time. This change in the family dynamic will have great effects on your work force and the individuals surrounding them. While many people think long-term care is a problem for the elderly, **45% of people receiving long-term care are under the age of 65.** (Source: Submitted Testimony of the Honorable David F. Durenberger; Chairman, Citizens For Long Term Care To the United States Senate Special Committee on Aging, 6/28/01). **If employer participates in premiums, payments are deductible as normal business expenses.**

**Sarasota Financial Group, Inc.** is prepared to provide you with a no cost, no obligation review and comparison of your insurance.



## **Accounting, Tax and Consulting Services**

Through Sarasota Financial Group's Professional Alliance Program, we utilize the services of independent CPA firms that can offer Tax Planning, Accounting and Consulting Services that create smart solutions for you and your business.

### **Accounting Services**

- Journalizing and Posting Transactions (Daily, Monthly, Annually)
- Compile or Review un-audited Financial Statements
- Quarterly and Annual Payroll Tax Return
- Accounts Payable and Check Writing
- Accounts Receivable and Payroll Check Writing
- Sales Tax Formulation
- Operating Policies and Procedures Long Range Planning

### **Income Tax**

- Individual and Partnerships
- Intangible and Tangible Property Returns
- Estate & Trust Planning, Administration & Tax Preparation
- IRS Tax Audits, Tax Planning and Consulting
- Corporation Organization and Liquidations

### **Audit Services**

- Audits in Accordance with Generally Accepted Auditing Standards
- Audits in Accordance with Governmental Auditing Standards
- Audits in Accordance with Agreed Upon Procedures
- Quality Review of CPA Firms Operational Audits

### **Management Services**

- Accounting System and Design
- Budgetary Control, Analysis and Financial Forecasting
- Merger and Acquisitions
- Internal Control Review and Design
- Inventory Methods and Procedures
- Purchase/Lease Analysis and Cash Management



## **Business Valuation Service**

At **Sarasota Financial Group** we believe that a valuation of a business should be performed by a professional who has the knowledge of the appraisal process which includes understanding value theory and the proper applications of accepted approaches, methods and procedures. Few business valuation firms have more experience and credibility than **SPARDATA**. Hundreds of law firms, accounting firms and financial advisory firms use **SPARDATA** as their business valuation provider.

**SPARDATA** is an expert business appraiser. Since 1990 they have prepared over 25,000 valuations of privately-owned businesses and professional practices. They specialize in valuing businesses with sales between \$1 million and \$40 million, and with from 10 to 300 employees. Our bestselling **SPARDATA** Reports cost \$5,000 and take 6-8 weeks to prepare (or clients may pay a small premium for a rush order completed in 3 weeks or less).

### **Why Business Owners Need Appraisals?**

About half of the clients use our valuations to buy or sell a business; the other half use them for other purposes such as updating a buy-sell agreement, doing succession planning and gifting stock etcetera.

An IRS study dated in 1993 found that stock in small, closely held businesses is the most valuable asset of the richest Americans – outstripping exchange-traded stocks, bonds and real estate. This may surprise many people, but American wealth is created on Main Street much more than Wall Street. The best-selling book *The Millionaire Next Door* confirms this point.

How is the business owner harmed when he does not know what his or her business is worth? Impending Sales, Mergers and Acquisitions, Estate Planning, Purchases of Buy-Sell Agreements and Key Person Insurance, Debt and Equity Financing, ESOPs, Gift and Estate Tax Planning, Divorce Settlements, Creation of Family Limited Partnership, Other tax, litigation on transaction based reasons and simple curiosity –all create needs for appraisals.



## **Financial Planning Services**

In today's world of uncertainty with regard to financial and job stability, it is becoming increasingly important for executives and employees to understand how to best utilize their benefit offerings. We believe that the companies that not only provide favorable benefits but help their employees to understand how these offerings will stand out in the crowd and earn the greatest loyalty among their hires.

These services are offered through Cape Securities, Inc. We will help you and your employees develop a financial plan including budgets and projections. We will determine if your assets are properly valued and safeguarded and are appropriated diverse funds resulting in the desired return on investments. We will work with your advisors to evaluate on a regular basis, the efficiency of your financial portfolio. We will help develop and monitor your estate plan to verify all estate tax provisions have been considered and that changes are made as necessary. We will assist you in charitable giving including annuities.

## **Investment Philosophy**

- We believe all investing should start with a PLAN.
- We believe that DISCIPLINE & PATIENCE are essential to successful investing.
- We believe that the retired investor's primary financial concern should be PRESERVATION of their hard earned NEST EGG.
- We believe that, whenever possible, retirees should have an investment plan designed to help produce ACCEPTABLE RESULTS IN GOOD OR BAD MARKETS.
- We believe that ASSET ALLOCATION is the single most important factor in determining long term performance.
- We believe in DIVERSIFICATION to help minimize risk.
- We believe that for investors seeking higher long term growth rates, TIME IN THE MARKET, not market timing, and is the most important factor.



## **Investment Consulting Process**

### **STAGE 1**

#### **Establish an Overall Financial Plan**

This is a comprehensive approach that looks at all aspects of a client's financial present and future situation. The plan modules includes: Financial Statements, Cash Flow Analysis Income Tax, Asset Allocation, Portfolio Analysis, Education, Accumulation Goals, Survivor Needs, Disability, Financial Independence, LTC and Estate Planning.

### **STAGE 2**

#### **Create an Investment Policy Statement**

This covers objectives, expected returns, time horizon, risk tolerance and liquidity needs.

### **STAGE 3**

#### **Select Investments and Managers**

This involves selecting the most appropriate investments and money managers to accomplish the specific portfolio requirements.

### **STAGE 4**

#### **Implement the Investment Plan and Strategy**

Position assets with the selected managers and begin the monitoring process.

### **STAGE 5**

#### **Continually Monitor and Measure Progress**

This is where accountability and measurement against benchmarks comes in. Are we progressing as planned and are the investments performing as they should?

### **STAGE 6**

#### **Make Portfolio and Manager Adjustments as Appropriate**

If we discover the portfolio is not tracking as it should, we will make recommendations to bring it back in compliance with the plan and benchmarks.

As Investment Advisor Representatives with Cape Securities, Inc., we are prepared to provide you with a no cost, no obligation review and comparison of your portfolio.



## **Portfolio Risk Analysis Service**

Knowing your risk is the first step towards protecting your financial future. Which is why getting a free, **Portfolio Risk Analysis** offered through **Cape Securities, Inc.** makes so much sense. We use the Morningstar Advisor Workstation with its robust databases and innovative tools such as the Morningstar Style Box and Ownership Zone, but also the Advisor Workstation's powerful presentation and diagnostic tools such as:

**Research** – This module provides daily updates on most performance statistics, graphing capabilities for risk/return, total return and historical performance versus a benchmark and advance screening capabilities that allow financial advisors to set “alerts” that notify them of any changes in an investment's characteristics that fall outside of a predefined range.

**Clients & Portfolios** – This module analyzes accounts independently or in aggregate and scans a client's entire portfolio to create a comprehensive picture of all underlying stocks, overall sector exposure, and overall investment style. Workstation can then compile the underlying holdings of each of the positions in a client's portfolio to determine the actual exposure to individual stocks using Morningstar's proprietary X-Ray technology.

**Sales** – This module creates compelling hypothetical investment illustrations that clearly show how recommended portfolios or investments would have performed historically, taking into account taxes, fees, specific investment amounts, and schedules.

**Planning** – This module includes a risk and needs assessment questionnaire and reporting features that clearly illustrate the risks associated with a recommended asset allocation mix, based on historical performance.

We can help evaluate your risk level, so you can adjust it to meet your financial goals. We can also provide you with a **personal portfolio plan**. A plan which includes specific recommendations based on your individual financial needs, so you can balance your portfolio and feel comfortable with your level of risk.



## **Trust Services**

At **Sarasota Financial Group, Inc.** we believe that your most important fiduciary decision is choosing the right trustee. There are many complex and time-consuming investment, tax and other issues, which must be addressed on behalf of your beneficiaries. Improper administration by an inexperienced individual can lead to conflicts, unnecessary expenses and taxes, poor investment performance, even litigation. The act of appointing a corporate trustee helps assure proper and prudent trust administration.

The Best Service Providers Are Those Who Specialize

In today's bank mega-merger environment, personal service has become a rare commodity. At **Sarasota Financial Group** we use the trust services of **Independent Trust Company of America**, who are not owned or operated by a bank, savings and loan, broker/dealer, or insurance company. They are an independent trust company, concentrating solely on trust administration; they can devote all of their financial resources, time and talents to providing our clients with the highest level of service and maximum amount of personal attention.

**Independent Trust Company of America** operates under the supervision and regulation of the Financial Institutions Division (FID) of the State of South Dakota.

### **A Full Range of Trust Services**

**Independent Trust Company of America** specializes in providing fiduciary services, including trust account administration and record keeping. Their staff, with over 100 years of combined experience, works closely with **Sarasota Financial Group** providing the following trust services:

- Personal trusts (revocable and irrevocable)
- Irrevocable life insurance trusts
- Charitable remainder trusts
- Custodial trusts
- Special needs trusts
- Special assets trusts



## **Payroll and Bookkeeping Services**

**Through Sarasota Financial Group's Professional Alliance Program**, we utilize the services of independent CPA firms and Payroll companies that can assist you with whatever your payroll and bookkeeping needs are. Competitively priced the trained staff of bookkeepers and accountants can help assist you in finding the proper fit with a payroll or a leasing company.

They do all your accounting including account receivable billing, accounts payroll and check writing, payroll check writing and quarterly tax reporting, general ledger and financial statement presentation. They also can reconcile your bank account; prepare sales tax and excise tax returns and other functions normally performed by a hired bookkeeper.

They perform any combination of these services as needed. If a client has a bookkeeper they can assist the bookkeeper in performing any of the aforementioned functions and in addition provide computer software support. Computer software support includes system design, selection, installations training and Follow up maintenance. Through use of a modem they can directly access your computer system and resolve problems, make corrections to your accounting records and print reports.

Through knowledge and experience with various software systems. They can support and backup your bookkeeping staff with training and consulting. They can enhance your accounting record and assist in preparing monthly financial statements, monthly accounts receivable and accounts payable statements and quarterly and annual payroll reports.

They can perform a payroll evaluation of your current provider comparing the benefits of using a payroll company or a leasing company. Is it more cost affective to use an unbundled payroll company or go with a bundled PEO Leasing company? Only, a side by side comparison will tell the difference.



## **IT ONLY TAKES AN HOUR TO START PLANNING FOR A BETTER FUTURE!**

A complimentary initial financial consultation...

**Especially for Small Business Owners!**

Empower yourself to spend more time focused on growing your business when you take time to explore business financial issues during a complimentary consultation with Sarasota Financial Group.

### **What can you expect?**

A professional, confidential consultation that addresses both your business and personal financial needs. Educated and experienced in working with business owners, we at Sarasota Financial Group along with our Professional Alliance Partners can share insight with you on a variety of topics, including:

- Retirement Planning
- Employee & Executive Benefits
- Financial Strategies & Portfolio Analysis
- Income Tax Planning
- Accounting Services
- Business Transition & Estate Planning
- Business Valuation
- Life Insurance Valuation
- Health & Disability Insurance Valuation
- Payroll & Bookkeeping Valuation

One-to-one relationships serve as the basis of our small business services. Our advisors are also small business owners and understand how time is one of your most valued assets. Take time today to let us help you plan for both your business and personal financial goals.



**PLEASE CONTACT**

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**SCHEDULE YOUR OWN  
CONFIDENTIAL MEETING**



***(This is a complimentary consultation. There is no cost or obligation,  
just sound financial advice.)***

**We are confident you will be pleased with these valuable services!**

Investment Advisory Services are offered through Cape Investment Advisory, Inc.  
Address: 1600 Pennsylvania Avenue, McDonough, GA 30253 Tel: (678) 583-1120.  
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