

Client: _____

Date: _____

✓+
Excellent

✓
Fair

✓-
Not Addressed

Risk Management

	Rating	Next Step	Timing
Life Insurance – Owners, Key Man, Premium Financing			
Disability Insurance – Owners, Key Man			
Disability Business Overhead Insurance			
Buy-Sell Agreement & Funding			
Business Owner’s Policy (BOP) - <i>General Liability, Business Personal Property, Business Auto, Workers Comp, Umbrella</i>			
Bank Owned Life Insurance/Corporate Owned Life Insurance			
Intellectual Property/Trademarks			

Employee Benefits

	Rating	Next Step	Timing
Benefits Consulting			
HR Consulting - <i>Employee Handbook, Retain Employees, Compliance, Management Training, Salary Benchmarking</i>			
Group Benefits - <i>Health, Life, Disability, Long Term Care, Dental, and Vision</i>			
Voluntary Benefits - <i>Short Term Disability, Accident, Hospital, Critical Illness, Telemedicine</i>			
Financial Wellness for Employees - <i>Cash Flow, Debt Management, Benefits Optimization</i>			

Wealth Accumulation & Investments

	Rating	Next Step	Timing
Operating Accounts - <i>3-6 Months</i>			
Capital Allocation - <i>5 Years (Expansion, Salary, Increases, etc.)</i>			
Qualified Retirement Plans - <i>(401K, Simple IRA, SEP IRA)</i>			
Cash Balance and Defined Benefit Plans			
Non-Qualified Deferred Compensation / 409A			
Stock Options/ Restricted Stock			
Third Party Administrator			
Business Owners' Personal Financial Planning - <i>10% of Revenue Savings</i>			
Attract and Retain More Top Talent			

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Business Succession & Exit Planning

	Rating	Next Step	Timing
Business Valuation			
Mergers and Acquisitions			
Asset Protection			
General Financial Planning to Monetize the Business Asset			
Retirement Distribution Strategy			
Succession Planning			
Family Dynamics			

Banking Services

	Rating	Next Step	Timing
Business Loans			
Line of Credit			
Business Banking			
Cash Flow			
Credit Cards			
Debt Management			

Tax Planning & Accounting

	Rating	Next Step	Timing
CPA and Firm			
Business Entity Structure - <i>Sole Proprietorship, Partnership, S Corp, C Corp, LLC</i>			
Tax Deductions			
Bookkeeping			
Payroll			
Captive Insurance Entities			
Equipment Purchases			
Inventory of Assets - <i>Assets and Liabilities</i>			
Tax Return Review			
Alternative Minimum Tax			
Long Term Care Insurance Tax Deductions			

Real Estate & Mortgage

	Rating	Next Step	Timing
Commercial Real Estate Professional			
Mortgage Professional			
Mortgage Terms and Interest Rate			
Refinancing			
Lease Negotiations			
Investment Properties			

Financial Planning (Personal and Business)	Offit Advisors
Insurance Planning	Offit Advisors
Wealth Management	Offit Advisors
Retirement Plan Services	Offit Advisors
Group Benefits Specialist	Offit Advisors
Property & Casualty	Offit Advisors
Business Banker	Offit Advisors
CPA	Offit Advisors
Payroll/Bookkeeping	Offit Advisors
Attorney	
Business Coach	
Marketing/SEO/Web Design Firm	
IT Firm	
Business Broker	