

BUSINESS OPTIMIZEDSM

A photograph of three business professionals in a meeting. A woman in a blue and white striped shirt is on the left, looking down at a document. A man in a dark suit and glasses is in the center, pointing at a pie chart on a document. A woman with blonde hair is on the right, also looking at the document. The table has a laptop, a coffee cup, and a water glass. The background shows a window with a view of a city.

BUSINESS OPTIMIZEDSM

Free up cash flow, minimize taxes and build wealth

Finally achieve what you set out to do

Whether you've been in business for 11 months or 20 years, you understand entrepreneurship is an opportunity for freedom and success.

It's also an opportunity for the opposite. When you're the one making the calls, taking risks and analyzing results, you need to feel confident in the decisions you're making.

Like many other business owners, you may wrestle with three primary challenges as you manage and grow your company:



CASH FLOW MANAGEMENT

Roughly 60% of profitable businesses fail due to poor cash flow¹



OVER-RELIANCE ON THE BUSINESS FOR PERSONAL WEALTH

Roughly 34% of small business owners do not have a retirement savings plan², while almost 50% have no exit strategy³



HIGH TAXES

About 9 out of 10 business owners are overpaying taxes⁴



¹ Gilmour, Janine, "Are These Three Critical Threats Weeks Away From Sinking Your Business?" <https://tweakyourbiz.com/management/are-these-three-critical-threats-weeks-away-from-sinking-your-business>

² Summerville, Abigail, "Survey: 34% of entrepreneurs have no retirement savings plan," CNBC, <https://www.cnbc.com/2017/07/27/survey-34-percent-of-entrepreneurs-lack-retirement-savings-plan.html>

³ Bishop, Andrew, "Why Every Business Owner Should Have an Exit Plan," Alliance Bernstein, <https://www.alliancebernstein.com/library/Why-Every-Business-Owner-Should-Have-an-Exit-Plan.htm>

⁴ Gunderson, Garrett B., "Entrepreneurs: Stop Overpaying on Taxes," Forbes, <https://www.forbes.com/sites/grouptthink/2015/06/09/entrepreneurs-stop-overpaying-on-taxes/?sh=39a3f7f93f70>



What if you could solve these challenges and finally live the life you envisioned? After all, isn't that why you started your business?

Gain control and confidence

The **BUSINESS OPTIMIZEDSM Program** has helped hundreds of business owners do just that. This one-of-a-kind program is designed to help you achieve more control and risk protection—so you can potentially:

- Turn taxable profit into more predictable, tax-advantaged cash flow
- Minimize the impact of taxes
- Build wealth and retirement savings potential outside of your business

What is BUSINESS OPTIMIZED?

In essence, the program can turn your company's taxable profit into tax-advantaged cash flow by using an ultra-innovative commercial insurance model.

This strategy helps ensure you're maximizing the benefits of risk protection at a small fraction of a typical premium. You can potentially reduce your tax liability by using the tax code to deduct your premium. The money you save on premiums and taxes can now be directed to your specific financial goals.



**Identify excess
taxable profit**



**Redirect a portion
of that profit to
BUSINESS OPTIMIZED**



**Create wealth and tax-free
income potential**

Through our program, you can leverage the tax benefits of commercial insurance while making it work harder for you. You can achieve excess and surplus risk protection specific to your business and leverage premium savings to build wealth. What's more, you can deduct the full premium as an ordinary business expense.

BUSINESS OPTIMIZED in action

To understand how it works, let's say, hypothetically, that Keegan is a business owner who leverages BUSINESS OPTIMIZED.



KEEGAN'S TAX SITUATION:

| | |
|------------------------|-----------|
| Tax bracket: | 40% |
| Excess taxable profit: | \$500,000 |
| Taxes on profit: | \$200,000 |

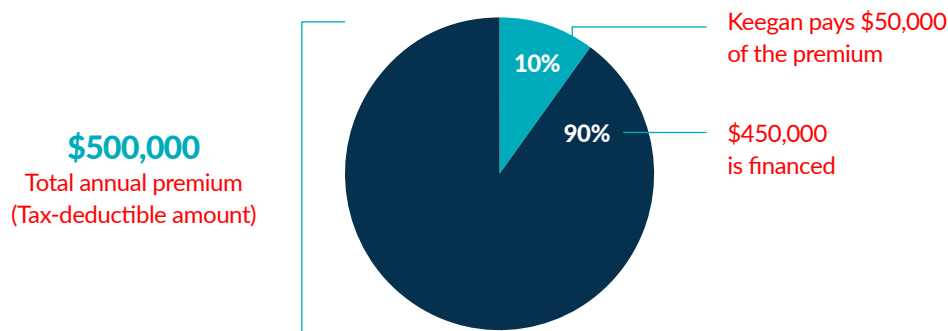
MEET KEEGAN

Married, age 45, owns a small tech firm

GOALS

- Protect the business against risks, create cash flow and minimize the impact of taxes
- Generate wealth and tax-free income potential outside of his business
- Create a liquid emergency fund
- Address possible long-term care needs and expenses for his wife and himself

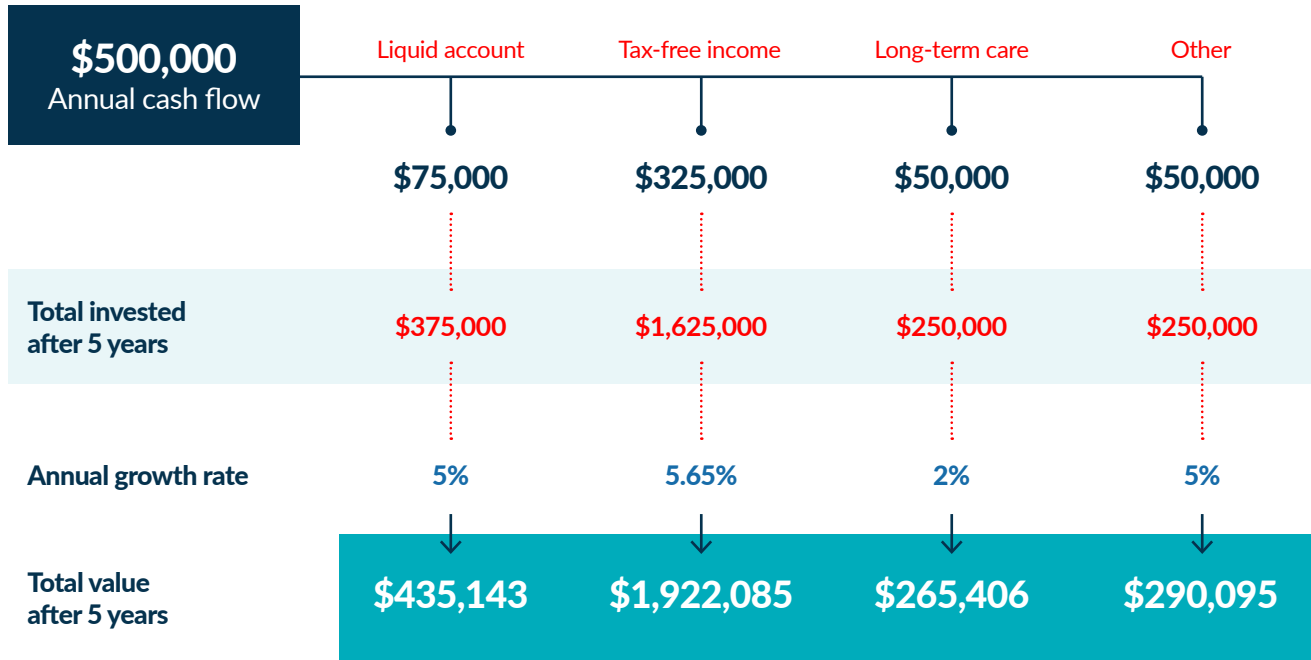
Typically, he'd claim the profit and pay Uncle Sam a hefty sum. What if, instead, he re-directed the \$500,000 to BUSINESS OPTIMIZED?



Keegan is able to deduct the entire \$500,000 premium. He frees up \$450,000 in premium savings to create cash flow, build wealth and grow his retirement outside of the business.

CREATING A COMPREHENSIVE WEALTH AND RETIREMENT PLAN

With BUSINESS OPTIMIZED, Keegan can now redirect the tax and premium savings to meet his goals. But where can he direct the assets? Here's a sample plan.



After five years, Keegan has built his wealth and retirement plan to:
\$2,912,729



Leveraging BUSINESS OPTIMIZED, Keegan is in control. He's able to reposition assets to various goals and his personal financial trajectory and retirement readiness are no longer tied exclusively to his business. He can generate incredible tax savings in the short term, while also creating a comprehensive wealth, retirement and long-term care plan for himself and his wife.

Next steps: See if BUSINESS OPTIMIZED makes sense for you

Do you own your business—or does it own you? Wouldn't it be nice to have more options for financial flexibility, control and predictability? Contact us today to see how the program can work for you.

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