IG PRIVATE WEALTH MANAGEMENT | GIANNONE, JONCAS & ASSOCIATES

ARE YOU MAKING THE MOST OF YOUR WEALTH FOR YOUR BUSINESS AND YOUR FAMILY?

FIND OUT WITH THIS SELF-ASSESSMENT QUESTIONNAIRE FOR BUSINESS OWNERS

This questionnaire is designed to help business owners uncover financial planning opportunities they may be missing. Whether you're growing your business, selling your business, or planning for retirement, IG Private Wealth Management helps streamline the process, enabling you to maximize every dollar while saving you time and headaches.

WHERE DO YOU STAND?

To understand where you may have unrealized opportunities, please review these 21 questions and assign yourself a score between zero and two for each:

0 POINTS =

"I have not done this yet/I am not sure if I have done this yet."

1 POINT =

"I have given this some attention."

2 POINTS =

"I have completed this."

TAX PLANNING

You can use the money you save on tax to go towards priorities, like investing in your business or taking care of your family. We strive to make tax planning straightforward and effective.

0 **1.** Are your personal and corporate tax strategies aligned?

0 **2.** Have you implemented income-splitting strategies where possible and applicable?

0 **3.** Is your investment allocation tax efficient?

ASSET GROWTH AND PROTECTION

Your business is a prime asset and component of your net worth. We help you grow your wealth as well as manage risks to your business within your overall investment strategy.

0 **4.** Does your investment strategy integrate risk management for your prime asset: your business?

0 **5.** Is your business protected in the event of a death, illness or disability involving you or one of your key employees?

0 **6.** Do you have a plan to protect your business from creditors, in case of financial difficulties?

0 **7.** Is your portfolio construction aligned with your core values?

RETIREMENT READINESS

After years of hard work, it may not be obvious how to turn what you've built into a reliable stream of retirement cash flow. We focus on setting you up with worry-free income.

0 **8.** Is your financial plan structured around your business exit and retirement?

0 **9.** Is your financial advisor collaborating with your accountant, legal professional, mergers and acquisitions advisor (where applicable) and other relevant advisors?

0 **10.** Are your retirement strategies aligned with your goals, values, and aspirations?

WEALTH TRANSFER

You have provided money for your family, but have you prepared your family for money? We can help balance everything that matters.

0 **11.** Do you have a current will and power of attorney in place?

0 **12.** Have you implemented a solid business succession plan?

0 **13.** Are your children and other heirs aware of how the business transition will work?

0 **14.** Have you explored the use of trusts for tax and estate planning purposes?

ENTERPRISE MONETIZATION

The sale of your business can be high stakes and highly stressful. Let us quarterback your deal team to help you exit successfully, with the best possible valuation and terms.

0 **15.** Is your business legally and financially structured for an efficient sale?

0 **16.** Have you conducted a business valuation to understand its current worth?

0 **17.** Do you have a shareholder/partnership agreement in place?

0 **18.** Are your buy-sell agreements backed by life and disability insurance?

LEGACY PLANNING

We can guide you on how to make the most meaningful impact for your family and community while also being savvy with your tax and investments.

0 **19.** Have you incorporated legacy planning into your overall financial strategy?

0 **20.** Are you aware of philanthropic tools, such as donor-advised funds?

0 **21.** Are you using permanent life insurance for wealth transfer and legacy purposes?

Use the following scoring ranges to see where you stand today:

0–15 POINTS:

You likely have major opportunities for improvement. Speak with IG Private Wealth Management to uncover your full potential.

16–29 POINTS:

You're progressing well, but there's still room for optimization. IG Private Wealth Management can help you refine your strategies.

30+ POINTS:

Excellent work. However, you can likely still fine-tune your approach for maximum efficiency and growth. Speak with IG Private Wealth Management for an expert perspective.

No matter your score, we can help simplify your financial strategy, maximize your results, and free you to focus on what matters most.

PLEASE CONTACT US FOR A CONFIDENTIAL DISCUSSION.

450-654-1889

PRIVATE WEALTH MANAGEMENT
GIANNONE, JONCAS & ASSOCIATES

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