

Financial Planning with BSG Advisers



Laird Hepburn



Bobby Picha



Justin Struble

About Business-owner Strategies Group, LLC

Since 2008, Business-owner Strategies Group, LLC's (BSG Advisers') team of highly-qualified financial advisers, with over 30 years of Financial Planning experience, have provided clients fiduciary planning advice and comprehensive implementation services. As a Registered Investment Adviser, our advice centers around one question: "Is this advice in your best interest?" With our team-based approach, every family is assigned two advisers to ensure plan succession.

We believe in holistic financial planning, meaning we look at your entire financial picture and help you with anything you need. Once you're integrated into our practice, we expect to meet with you at least three times per year. This Triangular Review Model provides structure to our relationship and helps prevent important planning concerns from being missed or glossed over.

- Annual Goals and Plans Review in February
- Detailed Investment and Insurance Portfolio Discussion in August
- Tax and Estate Planning Meeting in November

Our clients' assets are generally held at Fidelity Institutional Wealth Services, one of the most-well-known and respected investment firms in the world. We also have strong relationships with many top-tier insurance companies. We are independent and able to assist clients with virtually any insurance carrier or investment manager.

We're Not Brokers; We're Fixers!™

Business-owner Strategies Group, LLC is a North Carolina Registered Investment Adviser d/b/a BSG Advisers. BSG Advisers offers clients financial planning, investment advice and insurance. BSG Advisers does not provide tax or legal services.

Should you engage our services?

If you are interested in clear financial advice free from the potential conflicts of interest that plague much of the financial services industry, our fee-based financial planning may be what you're looking for. As Investment Advisor Representatives, we have an ongoing fiduciary obligation to our clients. This means we have a duty of loyalty to act solely in the interest of our clients rather than in our own interest. It also means we are required to perform our functions with a high level of competence, prudence and thoroughness, in accordance with industry standards.

Our Value Proposition:

- ✓ Objective strategies with regards to your financial needs
- ✓ An experienced team of professionals on all aspects of your financial needs
- ✓ Investment managers, insurance products and services only from top-tier companies

Our Philosophy:

- Develop long-term relationships with strict confidentiality focused on meeting your needs
- Coordinate with your existing advisors to create a team of experienced professionals working on your behalf
- Educate you about alternatives so you can make informed decisions
- Provide ongoing resources to keep you up-to-date about your particular situation
- Take action when appropriate and defer action when prudent

Our Clientele:

- Successful professionals, families, and business owners who have not had the time, expertise, or inclination to manage their finances as professionally as they manage their businesses or professional lives.
- People who are experiencing a gap among the services offered by traditional representatives (accountant, attorney, stockbroker, insurance agent) – i.e. no one else is doing the job for you.
- Your finances are complex enough to require sophisticated financial strategies and coordination.
- Those who would like help to develop intelligent strategies that includes:
 - Potentially maximize returns while avoiding unnecessary taxes and risks.
 - Specific objectives: retirement income, children's education, tax planning, etc.
 - Crossroads: change of circumstances (retirement, recipients of significant inheritance, gift or sale proceeds, etc.)

What planning services do we offer?

Legacy

- Estate Analysis & Strategies
- Trust Services
- Business Succession
- Charitable Strategies

Protection

- Cash Flow Analysis
- Debt Management
- Emergency Fund
- Legal Documents
- Liability Insurance
- Life Insurance
- Disability Income Insurance
- Long Term Care Insurance

Wealth Management

- Retirement Savings
- Retirement Income
- Tax Reduction Strategies
- Education Planning
- Special Care Planning

Business

- Employee Benefits
- Qualified Retirement Plans
- Key Person Coverage
- Partnership Planning
- Risk Management
- Tax Strategies
- Exit Strategies

Covering The Bases

We can help you address all the major planning areas:

- **Risk Management** which focuses on things that might derail your goals
- **Cash Management** which is all about making sure you're spending less than you make and saving a portion
- **Wealth Management** which involves decisions about asset allocation, taxation of investment accounts, risk/reward trade-offs and generating retirement income
- **Estate Management** which is all about transferring your wealth to those you care about as effectively as possible.



Our Planning Process

This is a general outline of our financial planning process. Since all client needs are treated as unique, this process is custom designed in each particular situation to create specific solutions for each client.

