FINANCIAL PLANNING FOR BUSINESS OWNERS

HELPING YOU MAKE SENSE OF YOUR LIFE'S WORK

You poured your heart and soul into building a company—and the hard work paid off. Over the years, you have guided your business to become successful, with steadily expanding revenue and staff. But you have concerns. Taxes seem high, and you wonder if you can reduce them. You are approaching retirement, and you need to know if your cash needs will be covered. Retirement also brings up the question of how best to exit your business. Family dynamics are staring at you.

For over two decades, SJS has consulted with business owners to help craft a strategy to monetize their life's work. Coordinating with other professional advisors such as accountants, investment bankers, and attorneys, we help you grow, protect, and preserve the wealth and legacy your hard work has built.

We start with you, both personally and professionally. We then complete a comprehensive picture of your finances and keep you moving toward your goals. In this way, we strive to free you from the burden of worrying about your finances so you can stay focused on running your business.

COMMON QUESTIONS

- Who understands me?
- How do I protect both business and personal wealth?
- When should I start planning my exit strategy?
- Can I depend on selling my business to fund my retirement?
- How can I reduce my taxes?
- What will my retirement look like?
- What's next for me when I leave the business?

HOW WE HELP

Our goal is to help you make good financial decisions now and in the future.. We can help you:

- Manage the balance between business and personal wealth
- Minimize your tax burden
- Plan your exit strategy from the business
- Leverage your resources to help you feel comfortable in retirement
- Help you with “what’s next” in your life

WHAT YOU RECEIVE

- Client-first philosophy that “You come first. All the time. Every time.” It isn’t just a slogan. It’s how we live our lives. It’s how we were raised. Our team provides major money center investment experience to you no matter where you live, where you work, or when you need it.
- As a Registered Investment Advisor (RIA), SJS is duty-bound to serve as a fiduciary, putting your interest first.
- The support of a team of professionals, with each team member applying their strengths to your situation.
- MarketPlus Investing®—our proprietary investment process, which incorporates academic advances in portfolio design with SJS’ 25-plus years of investment experience to help you achieve your goals through personalized investment portfolios built with low costs and tax efficiency in mind.
- A secure and personal MySJS online dashboard with 24/7 access for tracking goals, account balances, investment progress, financial statements, and tax documents.

SERVICES

- Financial planning
- Lifestyle and retirement goal setting
- Investment management
- Business exit and succession planning
- Employer retirement plan and benefits review
- Tax and estate coordination
- Cash flow management
- Risk management
- Legacy and charitable planning

How Can We Help You?

Contact us to discuss your situation.

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