The Business Owner's Dual-Front

Merrimack Wealth Management

*Where **business** and **personal** wealth intersects.*

In many ways, your business ***is*** your plan—which means what financially impacts your business will ultimately impact you. That's why it's imperative to bring both worlds together into one cohesive strategy.

Tax Optimization

A deliberate, tax-aware approach helps you keep more of what you earn.

We specialize in strategies that flow seamlessly from your business to your personal finances:

- Maximizing tax deductions, including Qualified Business Income (QBI)
- Income smoothing and timing strategies to mitigate or defer tax impact
- Entity selection to shelter profit distributions and avoid self-employment tax

Retirement Planning & Implementation

Using your business as the engine to supercharge your retirement savings.

- Solo 401(k)s and SEP IRAs that capitalize on your business ownership
- Employee benefits to retain your top talent
- Offset the cost of starting and maintaining retirement plans with tax credits

Exit & Succession Strategies

Plan an exit on your terms and create lasting value.

Each business is different and every situation is unique:

- Buy-and-sell agreements for the transfer of business interests
- Arrange and fund business continuation plans to keep the business running
- Coordination with your insurance and estate plan

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Entity Selection

Your business entity isn't just a legal form.

We evaluate your current business structure to ensure you're in the best possible situation, with a focus on:

- Protecting your personal assets from business risk
- Minimizing overall tax exposure by sheltering profits
- Aligning your structure with succession and exit strategies

Insurance

Your strategy is only as strong as the protection behind it.

We'll review your current insurance situation and make sure all gaps are filled:

- General liability and business owner policies to safeguard your business
- Key-person coverage that ensures business continuity and stability
- Disability and life insurance for income replacement

The Bottom Line

You can't plan for your own future without planning for your business's.

Thanks to the unique financial levers available to you as a business owner, you have a major advantage over the general public when it comes to building personal wealth.

Make sure you're taking full advantage of the opportunity.

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