The Business Owner Wealth Planning Blueprint

A Coordinated Framework to Reduce Taxes, Build Wealth, Protect Assets, and Prepare for the Future

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Helping Business Owners Keep More, Grow More, and Plan with Confidence

OAKWOOD SUMMIT

Your Business May Be Successful. Is Your Wealth Strategy?

Many business owners build highly profitable companies — yet never create a coordinated plan to convert that business income and equity into lasting personal wealth.

Concentrated Risk

Too much personal wealth remains tied up inside the business, with limited diversification outside it.

Disconnected Advisors

Tax, retirement, investment, and estate decisions are handled separately — without a shared strategy.

Reactive Planning

Without a proactive framework, planning happens in response to problems rather than ahead of them.

Building a successful business and building personal financial independence are not the same thing.

The Wealth Planning Blueprint

Six Areas That Should Work Together

A planning decision in one area can affect every other part of the strategy. The goal is not to collect disconnected financial products — it is to coordinate decisions around your business, family, and long-term objectives.

TAX & RETIREMENT PLANNING

Keep More of What You Earn

Proactive planning may help business owners retain significantly more of their income and redirect capital toward long-term goals.

- Business entity structure and owner compensation
- Tax-efficient retirement plans: 401(k), profit-sharing, cash balance, and defined benefit
- Year-end and charitable planning strategies
- Active coordination between your CPA and financial advisors

1

Business Structure Reviewed?

Has your entity type been evaluated for tax efficiency recently?

2

Retirement Plan Optimized?

Is your current plan designed around your present income level?

3

Pre-Year-End Conversations?

Are tax strategies discussed before December, not after?

4

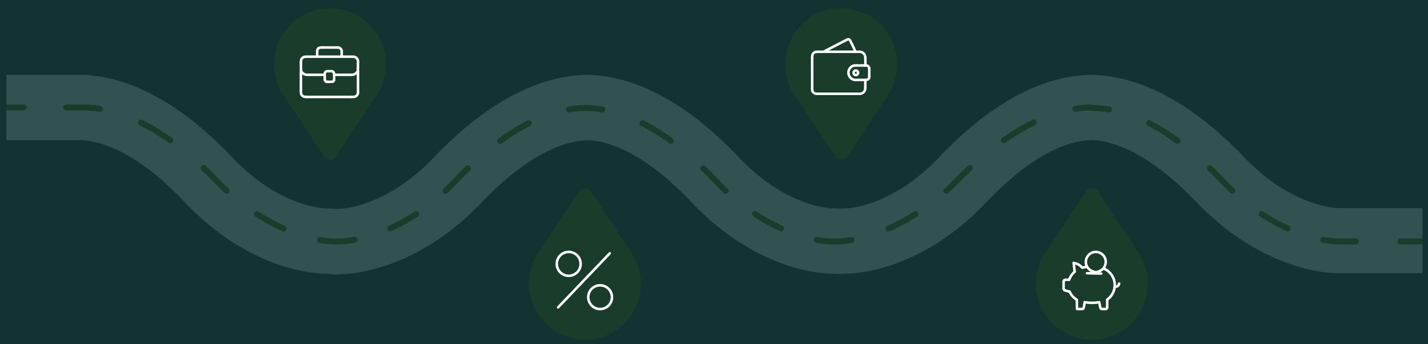
Advisors Coordinating?

Is your CPA actively communicating with your other advisors?

Build Wealth Beyond the Business

Turn Business Income Into Personal Financial Independence

Business owners often reinvest heavily in their companies while underdeveloping their personal balance sheets. True financial independence requires building assets that exist outside the business.



Diversify Assets

Build a coordinated investment strategy across accounts and asset classes.

Manage Liquidity

Maintain adequate cash reserves separate from business operating capital.

Separate Risk

Insulate personal wealth from business volatility and liability exposure.

Reduce Dependency

Avoid relying solely on a future business sale to fund retirement.

Your business can be an important wealth-building asset — but it should not be your only retirement strategy.

Protect What You Have Built

Risk, Estate, and Legacy Planning

Wealth creation is incomplete without a strategy to protect the owner, the family, and the business itself. Every layer of your financial life requires deliberate protection.

Protect the Owner

Life and disability insurance, income replacement, health continuity, and personal financial security for your family.

Protect the Business

Key-person coverage, buy-sell agreements, business continuity planning, and leadership succession strategies.

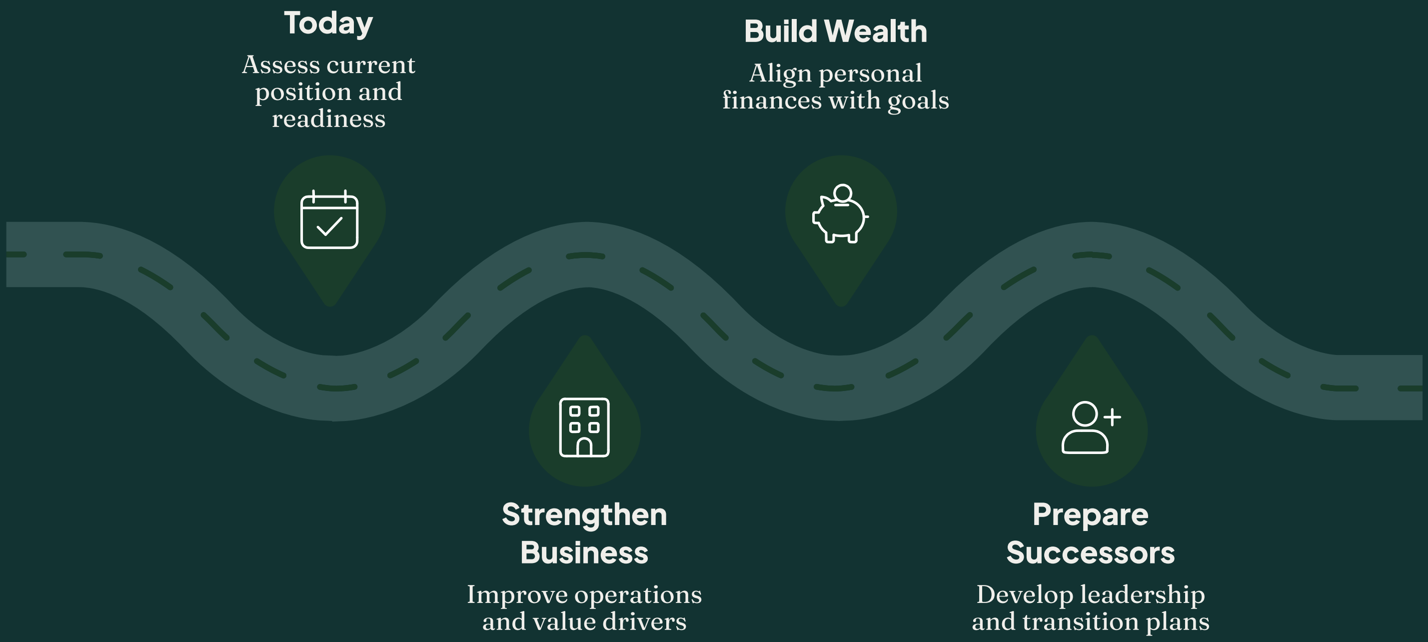
Protect the Legacy

Estate planning, wealth transfer strategies, asset protection structures, and charitable and philanthropic goals.

Prepare for the Next Chapter

Succession, Exit, and Retirement Readiness

Exit planning should begin years before an owner expects to sell, transfer, or step away. The earlier the preparation, the greater the flexibility — and the better the outcome.



Key Planning Priorities

- Clarify your desired exit timeline and structure
- Review business valuation and transferability
- Evaluate potential tax exposure on the transaction
- Coordinate the exit with estate and retirement plans

The Right Perspective

A successful exit is not simply about selling the business. It is about creating the financial freedom to confidently enter the next chapter of your life.

How Coordinated Is Your Wealth Strategy?

Wealth Planning Self-Assessment

Review the statements below. The more you can check, the more coordinated your current strategy may be.

- [ ] My business structure has been reviewed within the last three years.
- [ ] My retirement plan is designed around my current income and goals.
- [ ] I am consistently building wealth outside my business.
- [ ] I understand how much income I will need in retirement.
- [ ] My personal wealth is adequately diversified.
- [ ] My insurance and asset-protection strategies have been reviewed.
- [ ] My estate plan reflects my current business and family situation.
- [ ] I have a written succession or exit strategy.
- [ ] I know what my business may be worth today.
- [ ] My CPA, attorney, financial advisor, and insurance professionals communicate regularly.
- [ ] I receive proactive planning recommendations throughout the year.
- [ ] I have a written strategy connecting business success to personal financial independence.

Score Your Results

9–12 checked: Your planning appears well coordinated. Periodic reviews may surface additional opportunities.

5–8 checked: Several important areas may benefit from greater coordination or a fresh review.

0–4 checked: Your business may be thriving, but your personal wealth strategy may contain significant gaps.

Build Your Personalized Blueprint

Oakwood Summit helps business owners evaluate tax reduction, retirement design, wealth accumulation, protection, estate planning, succession readiness, and advisor coordination — together.

Schedule Your Tax Savings Assessment

Oakwood Summit — Helping Business Owners Keep More, Grow More, and Plan with Confidence.