RAYMOND JAMES

Private Wealth Solutions for Business Owners

Key strategies and solutions to consider to help ensure you and your family's wealth is protected.

As a business owner, you have complex needs and interwoven objectives – and likely little time to reflect on whether you're giving enough attention to what matters most. Raymond James can help create a custom financial plan for pursuing your business and personal goals.

For you

Investment management solutions

Intergenerational wealth strategies

Risk mitigation & management

Estate & charitable planning

Cash management & lending*

For your business

Business planning

Employee benefits

Risk management

Lending and liquidity solutions*

Business succession planning

Business planning

Guidance to help you maximize the value of your business while managing its daily demands.

- Succession and exit planning
- Personal estate planning
- Tax mitigation
- Charitable giving strategies
- Informal business valuation

Employee benefits

Meaningful, competitive workplace solutions to help your employees pursue their personal and financial goals.

- 401(k) and other retirement plans
- Executive benefits (non-qualified deferred compensation)
- Cash balance plans
- Investment due diligence solutions
- Participant wellness programs

Risk management

Comprehensive solutions to help bolster your business planning strategy and mitigate unexpected losses.

- Key person insurance
- Disability insurance
- Long-term care and annuities
- Property and casualty insurance (personal and institutional)
- Life insurance (personal and institutional)
- Complex personal insurance

Lending and liquidity solutions

Banking and liquidity strategies to help you meet near-term needs without disrupting long-term goals.*

- Small/middle market business
- Concentrated shares
- Equipment
- Venture debt
- Corporate payment and transactions services
- Corporate escrow M&A accounts
- Securities based lending and tailored loans
- Interest rate hedging solutions
- Commercial real estate lending
- Strategic long-term cash and cash alternatives

Business succession planning

The sale of your business could be the most impactful transaction of your life, one you'll want to start preparing for years in advance. From assembling your team of trusted professionals to anticipating how a significant liquidity event will affect your personal wealth, confidence comes from having a carefully crafted plan for every phase of the sale.

ASSEMBLING YOUR TEAM

Managing the opportunities that come with owning a business calls for a coordinated approach in support of your greater objectives. You, your advisor, and trusted accounting and legal partners can access a range of professionals at Raymond James dedicated to helping make your vision possible, including:

- Investment bankers
- Private wealth consultants
- Trust and charitable consultants
- Insurance planning specialists
- Banking specialists

PLANNING FOR THE SALE

After you assemble your professional team, begin a thorough planning process to address the business transaction and post-sale liquidity.

TRANSACTION PLANNING

- Consulting on valuation, ownership and transaction type
- Peer benchmarking and SWOT analysis
- Terms of sale and deal structure
- Tailored support for internal transition strategies in addition to external sales

LIQUIDITY PLANNING

- Tax mitigation strategies
- Diversified investment strategy
- Trust and estate planning
- Comprehensive financial planning

PLANNING FOR AFTER THE SALE

With a transition framework in place, transition from running your business to investing and managing the sale proceeds with ongoing preservation and planning for your legacy.

INVESTMENT MANAGEMENT

- Strategic cash management
- Traditional and distinct investment offerings
- Liquidity solutions

PRESERVATION OF ASSETS

- Budgeting and cash flow planning
- Insurance solutions

CONSIDERING YOUR LEGACY

- Estate planning
- Family office services
- Family governance
- Tax planning
- Philanthropic giving

*Lending Services provided by Raymond James Bank, member FDIC, affiliated with Raymond James Financial Services and Raymond James & Associates, Inc.

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