

INVESTMENT PLANNING FOR SMALL BUSINESS OWNERS

We Understand Small Businesses — Because We Are One

Being a business owner is more than just a responsibility — it's a way of life. One that brings opportunity and pressure, with the potential to create a legacy. Whether you're in startup mode, scaling for growth, or planning for a transition, having a clear picture is essential.

BRINGING CLARITY.

As financial advisors, we help you step back, simplify and get organized. This opens the door to more informed decision making. We understand how demanding it is to run a business, that's why we focus on helping you stay centered on what matters most to you. A strong investment plan should support your business while protecting your legacy.

THE GOAL: LESS RISK. MORE SUPPORT. GREATER CONTROL.

Although your business may represent a large part of your financial identity, it's just one piece of the bigger picture. We believe confident decisions begin with clarity. That's why we help business owners focus on their businesses and their portfolios, separately. While our mission is to educate and support our business owner clients, we believe that clarity is the key to **building lasting wealth**.

THINGS TO CONSIDER INSIDE THE BUSINESS — Maximizing value

- Liquidity Sources — Cash Flow Needs
- Minimizing Tax Liabilities
- Insurance Needs
- Estate/ Legacy and Succession Planning Strategies
- Exit Planning

THINGS TO CONSIDER OUTSIDE THE BUSINESS — Portfolio diversification

- Retirement Planning
- Taxable Investment Accounts
- Non-Taxable Investment Accounts
- Other Investments
- Real Estate
- Insurance



As an advisory group affiliated with Wells Fargo Advisors Finet, the independent channel of Wells Fargo, we operate as a small business. We believe this gives us an edge in working with our small business owner clients.

Your business is likely your largest and most concentrated investment. While that focus fuels growth, it also brings risk. Building a portfolio with diverse account types, tax strategies and income streams creates greater financial flexibility. It can improve tax efficiency, provide liquidity, build wealth, manage risk more effectively and prepare you for transition or succession. A well-diversified portfolio helps protect what you've built — and supports long-term personal and financial goals.

DON'T OVERLOOK RETIREMENT BENEFITS PLANNING *A well-designed retirement plan does more than just help you save for the future — it can lower your taxable income, attract and retain top talent, and reinforce long term business stability. While a 401(k) is a popular option, it is not the only one. Other plans may offer different advantages when it comes to cost, flexibility, administrative effort, and fiduciary responsibility. Choosing the appropriate plan — for both yourself and key employees — can be a smart move for your business and your bottom line.*



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