



## FAMILY BUSINESS SHIELD

Your business can fail under the pressures of financial strain from both internal and external sources.

Today you need to consider an effective asset protection and business succession plan that helps reduce family liabilities. With the number of lawsuits growing every year in the United States, your family's chance of serious litigation has doubled in the last 20 years. Because of this current legal climate, you are now responsible for protecting your business' profitability --and your family's financial security.

Family Business Shield utilizes FFR's proprietary **5D Process** to uncover liabilities that can destroy your business. Whether employees, family members, or outside sources, every business can suffer from unwanted litigation and unforeseen financial problems. Proper risk management can control losses and prevent lawsuits before they begin. FFR has effective tools to protect your business from such threats.

*The following is a short list of analysis, audit, and design solutions that FFR currently provides:*

### Family Business Protection Planning

- Family Risk Management Audit and Review
- Business Succession Plan Audit and Design
- Family Succession Review • Wife • Children
- Business Buy-Sell Plan • Funding Analysis
- Family Partnership • Limited and General
- Key Man Replacement / Retirement Funding
- Corporate Control and Succession Audit
- Corporate Reorganization w/ Stock Gifts
- S. Corp. Voting and Non-Voting Stock Reissue
- Stock Distribution for Non-Participating Heirs
- Asset Freeze Audit for Future Appreciation
- Grantor Retained Annuity Trust (GRAT)
- Qualified Terminable Interest Property (QTIP)
- Charitable Lead Trust • CLUT • CLAT
- Current Living Trusts (Inter-Vivos) Analysis

### Questions that Concern Family Businesses

How can you protect children who are not in the business (or who may have special mental or physical needs), and still make the business transfer equitable for the children who do attend to daily operations?

After a business transfers to the children, how do parents prevent sibling rivalry from turning litigious?

In the contemplation of a lawsuit (when a pending case might limit your ability to protect yourself legally) how can a family bulletproof their assets --or should the family assets be protected before lawsuits occur?

How can a family business be protected from liens or charging orders when money damages are awarded?

If most assets can be attached to a claim, how can you protect family assets from an outside legal threat?