

ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

2026

BUSINESS SOLUTIONS

BUSINESS & NON-PROFIT

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A photograph of a conference room with several black chairs around a long wooden table. A white mug with the letters 'AS' on it and a glass of water are on the table. The room has large windows in the background.

Overview

About Asset Strategy

For over 35 years, the Asset Strategy network of companies has been providing financial wellness to individuals and families as well as corporate and non-profit retirement plans. Asset Strategy assists clients with managing the risk and responsibility of sponsoring retirement and investment programs and helping individuals achieve successful financial outcomes.

Who We Are

Asset Strategy Advisors is a trusted advisor to investment stewards and fiduciaries, utilizing prudent processes, transparency, and a consultative approach to strengthen the financial future of America's workforce.

Our Mission

To help individuals and families "*Create, Protect, Manage & Distribute Wealth®*." We help them to define, plan, and work to achieve their financial goals. We assist companies and nonprofit organizations that offer retirement plans to provide a program that safeguards those in charge and effectively influences participants to achieve significant results.

Purpose Statement

Asset Strategy is built on a foundation of right relationships and integrity in dealing with all people. We embrace a corporate climate of trust, accountability, and encouragement. We are here to serve others and to multiply the gifts, talents, time and energy of everyone we encounter.

Our Code of Ethics

- *We shall offer and provide professional services with integrity.*
- *We shall provide professional services to clients.*
- *We shall provide services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest(s) in providing such services.*
- *We shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by our firm, or in connection with a civil dispute between our firm and client.*
- *We shall act diligently in providing professional services. Diligence is the provision of services in a reasonably prompt and thorough manner.*

SMART Goals

SMART Goals Are Defined by the Following Characteristics

- **Specific**
- **Measurable**
- **Attainable**
- **Relevant**
- **Time-bound**

A Plan Built For Your Life

See where all your goals stand in one simple view, from emergency savings to retirement, and how each fits into your full financial picture.

No matter where you are in the process, Asset Strategy can help you feel better about where you're going and what to do next.

**Write down
your goal.**

**Create a plan
by dividing
your goal into
pieces.**

**Review your
plan daily.**

**Stay on
target.**



Asset Strategy Wealth Solutions

Individuals & Families

Investment Management

- Managed Accounts
- Portfolio Construction
- Risk Assessment
- Monitoring/Reporting
- Fiduciary Advisor
- Alternative Investments

Financial Planning

- Emergency Savings Accounts (ESA)
- Budget/Goals
- Debt Management
- Insurance
- Investments

Protection-Individual & Family Insurance

- Life Insurance-Term/Permanent
- Disability/Long-Term Care
- Insurance Reviews
- Irrevocable Life Insurance Trusts
- Independent Brokers

Tax Planning

- Landlord Exit Strategies (1031, OZone)
- Charitable Planning (CRT, Foundations, DAF)
- Capital Gains Tax Solutions
- Income Tax Reduction
- Cost Segregation

Estate Planning & Trusts

- Legacy Planning
- Legal Reviews
- Charitable Gifting Strategies

Retirement Income Planning

- Goal Setting
- Diversifying Income Sources
- Longevity Planning
- Inflation Protection

Business & Non-Profit

Retirement Plan Consulting

- Fiduciary Risk Management/Outsourcing
- Qualified Plan Consulting
- Investment Management
- Plan Optimization
- Participant Success
- Employee Education
- Financial Wellness

Business Valuation & Exit Plan

- Valuation Services
- Exit Strategy
- Succession Planning
- Tax Implications
- Legal and Financial Preparedness

Business Insurance

- Buy/Sell Agreements
- Executive Disability
- Long-Term Care
- Corporate Owned Life Insurance (COLI)
- Independent Brokers

Business Tax Planning

- Entity Optimization & Compliance
- Business Tax Credits
- Corporate Transparency Act (CTA)
- Tax Reduction Strategies
- Non-Qualified Deferred Compensation

Business Cash Management

- Money Market Strategies
- Integration with Banking Partners

Executive Benefits

- Deferred Compensation Plans
- Supplemental Executive Retirement Plans (SERPs)
- Executive Bonus Plans
- Education and Training
- Employee Stock Purchase Plans (ESPPs)
- Workplace Giving

Retirement Plan Consulting

At Asset Strategy, we specialize in providing **comprehensive retirement plan consulting services** tailored to meet the unique needs of businesses of all sizes.

As a boutique financial services firm, we act as an extension of your retirement and benefits team, delivering personalized solutions that help your business support its employees while meeting fiduciary standards.

If you are looking to **design, implement, or optimize** your firm's retirement plan, Asset Strategy is here to help! Our goal is to enhance the financial wellness of your workforce while aligning with your organization's objectives.



Our team offers services ranging from **discretionary investment management** and **non-discretionary** advisory services to fiduciary guidance under **ERISA 3(21)** and **3(38)**.

We focus procedural prudence, fee benchmarking, and plan design innovation to ensure that your plan is cost-effective, compliant, and competitive.

By incorporating features like auto-enrollment, managed accounts, after-tax options, and retirement income solutions, we help employers provide plans that attract and retain top talent.

At Asset Strategy, we are dedicated to helping businesses create robust retirement solutions that not only empower the employees to achieve their financial goals, but also to provide peace of mind for the plan sponsors.

www.assetstrategy.com/retirement

Business Owner-Based Planning

Most owners are not thinking about an exit. They are thinking about hiring, growth, customer issues, and whether they can take a real vacation this year. The exit, if there is one, is years away.

A business that runs without the owner is more valuable. It is also less stressful to own. A business with strong financial reporting is easier to sell. It is also easier to grow. A business with the right insurance and a clear succession plan is protected from disaster. The owner is also more relaxed.

The industry used to call this Exit Planning. Today, more advisors call it **Owner-Based Planning**. It is not about getting you out. It is about helping you run a business that is profitable, transferable, and built around the life you actually want.

Five Connected Pieces. One Plan.

Most owners have a stack of binders that do not talk to each other. An estate plan. A tax binder. A retirement plan. A buy-sell. A real Owner-Based Plan is one document that pulls them together, so each piece supports the others.

- 1) Business Value
- 2) Key Employee Plans
- 3) Tax Strategy
- 4) Continuity and Estate
- 5) The Sale, and What Comes After



We Provide:
Valuation Services
Exit Strategy
Succession Planning
Tax Implications
Legal and Financial Preparedness

www.assetstrategy.com/owner

Business Insurance

We recognize that every business faces unique risks, which is why we offer business insurance solutions designed to **protect your company's assets, employees, and operations.**

Our approach begins with understanding the specific needs of your business, evaluating potential vulnerabilities, and recommending policies that provide comprehensive coverage.

From safeguarding your company against unexpected disruptions to ensuring continuity during leadership transitions, our tailored insurance strategies are designed to secure your business's future.

Whether you're a small startup or a large established enterprise, our goal is to provide peace of mind so you can focus on growth and success.

With our personalized service and comprehensive solutions, Asset Strategy is your partner in protecting your business every step of the way.

We Provide:
Buy/Sell Agreements
Executive Disability
Long-Term Care
Corporate Owned Life Insurance (COLI)

By identifying gaps in existing coverage and offering solutions tailored to your industry, **we help you manage risks** proactively and with confidence.



www.assetstrategy.com/insurance

Business Tax Planning

Effective business tax planning can make a significant difference in your company's bottom line.

A tax planning strategy is a proactive approach businesses can take to minimize their tax liabilities.

Whether it's leveraging **deductions** to lower taxable income, utilizing **tax credits** to reduce liability, or **optimizing entity structures** and **compensation plans**, strategic tax planning is critical to achieving financial efficiency and long-term success.

With over 35 years of experience, including reviewing hundreds of Federal and State business tax filings, we've found that many businesses pay more in taxes than necessary. Why? Because most businesses focus on tax preparation rather than tax planning. Preparation looks backward, reporting what has already happened, while planning looks forward, identifying strategies to reduce your tax burden. Are you confident your business isn't paying more than its fair share?

As part of our comprehensive business solutions, we offer a detailed review of the past two years of your business tax returns to uncover opportunities you might have missed. We'll highlight areas where your business may have overpaid and provide actionable insights to help you minimize future tax liabilities. From identifying unclaimed deductions to exploring advanced tax strategies like cost segregation and R&D credits, our team equips you with tools to optimize your tax outcomes and maximize profitability.

By partnering with Asset Strategy, you gain more than just tax planning expertise, you gain a strategic ally committed to helping your business thrive. Let us help you take control of your tax strategy so you can focus on growing your business with confidence.



We Provide:
Entity Structure
Business Tax Credits
Tax Reduction Strategies
Non-Qualified Deferred Compensation

**WE PROVIDE A VARIETY
OF TAX STRATEGIES TO
REDUCE, ELIMINATE OR
DEFER TAXES!**

www.assetstrategy.com/taxplanning

Executive Benefits

We provide comprehensive solutions to help companies attract, retain, and reward top executive talent. Our offerings include **Deferred Compensation Plans**, **Supplemental Executive Retirement Plans (SERPs)**, **Executive Bonus Plans**, **Education and Training**, and **Employee Stock Purchase Plans (ESPPs)**, all designed to support your executive team while aligning with your business goals.

With Asset Strategy's expertise, your business can implement strategic executive benefit plans that attract top talent, retain key leaders, and drive organizational success. Let us help you design and execute these solutions to meet the unique needs of your executives and your business.

We Provide:

- Deferred Compensation Plans
- Supplemental Executive Retirement Plans (SERPs)
- Executive Bonus Plans
- Education and Training
- Employee Stock Purchase Plans (ESPPs)
- Workplace Giving

www.assetstrategy.com/insurance

Disclosures

This is for informational purposes only, does not represent legal or tax advice does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments.

There are retirement account risks that could diminish investor returns, such as, but not limited to: low interest rates, market volatility, withdrawal timing and sequence of returns risk, government policy uncertainty and increased longevity. Prospective investors should perform their own due diligence carefully and review the "Risk Factors" section of any prospectus, private placement memorandum or offering circular before considering any investment.

Advisory Services are offered through Asset Strategy Advisors, LLC (ASA), an-SEC Registered Investment Advisor. Securities offered through registered representatives of Concorde Investment Services, LLC (CIS), member of FINRA/SIPC. Insurance Services offered through Asset Strategy Financial Group, Inc. (ASFG). ASA, CIS, and ASFG are independent of each other.

Pursuant to requirements imposed by the Internal Revenue Service, any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of avoiding penalties imposed under the United States Internal Revenue Code or promoting, marketing or recommending to another person any tax-related matter. Please contact us if you wish to have formal written advice on this matter.

ia-sc-r-a-826-2-2026





If you have any questions on Business Solutions,
feel free to reach out to our team.
Set up a 15-Minute Discovery Call at:
www.assetstrategy.com/contact

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