



EMPLOYEE STOCK OWNERSHIP PLAN

ESOP

*A smart way to boost employee engagement,
plan succession, and offer retirement benefits.*

What's an ESOP?

- **An ESOP is a retirement plan that grants employees ownership in the company.**
- Company sets up a **trust, adds stock, and allocates shares over time.**
- Employees cash out their shares when they retire or leave.

Fact: Over **6,609** companies in the U.S. use ESOPs—impacting **10+ million** employees and growing!

<https://www.nceo.org/research/employee-ownership-by-the-numbers>

Why Consider an ESOP?

✓ Tax Benefits

- C-corps: Defer capital gains (Section 1042 rollover).
- S-corps: ESOP-held shares are federally tax-exempt.

✓ Employee Engagement

- Ownership = motivation = better performance.

✓ Succession Planning

- Sell to employees, not outsiders—preserve company culture.

✓ Retirement Security

- Share value grows with company success.

ESOP

Other ESOP Variations?

LESOP (Leveraged ESOP)

- Company borrows money to buy stock for the ESOP.
- Loan repaid over time; shares gradually given to employees.

KSOP (ESOP + 401(k))

- Employees contribute like a 401(k).
- Company matches with company stock, not cash.
- Combines traditional retirement saving + ownership.

Is an ESOP a Good Fit?

It really depends on your goals, finances, and team needs.

Consult with Asset Strategy's Retirement Team before moving forward. Our contact information is on the next page.



Meet Asset Strategy's OCRO, Tim Black

Our OCRO Tim is a retirement industry veteran with over **30 years of experience** servicing retirement plan sponsors and participants. With a career beginning on Wall Street, a former CPA at a Big 4 CPA firm, and retirement plan administration, operations, and finance experience, **Tim has worked with employers ranging in size from 40,000 employees to single-employee startup plans.** Tim is also a Certified Plan Fiduciary Advisor with the National Association of Plan Advisors (NAPA). He has degrees in both Economics and Accounting from Boston University.

Why Partner with Asset Strategy?

1) Experience

- *Decades of expertise in Retirement Plan Consulting across various industries.*

2) Personalized Approach

- *Customized solutions that align with your organization's unique goals and culture.*

3) Commitment to Excellence

- *Dedicated to delivering exceptional service and measurable results.*

The Value of Independence

As an independent firm, Asset Strategy always prioritizes your best interests. We assume a fiduciary role in your retirement plan.



Your Dedicated Retirement Plan Consulting Team



Tim Black

CPFA

Senior Consultant
Director of Retirement
tjb@assetstrategy.com



Kent Fitzpatrick

AIFA®, GFS®, MSCTA®
Managing Director
Partner

kaf@assetstrategy.com



Rosario Salamone

MAFM, CIMA®

Director of Investment Research
Partner

rss@assetstrategy.com



Kevin Walsh

Retirement Solutions
Consultant

www.assetstrategy.com

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor. 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. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. 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. **ia-sc-r-a-963-6-2026**

Let's Talk!



www.assetstrategy.com/retirement



info@assetstrategy.com



[781-235-4426](tel:781-235-4426)



Scan the QR
code to
schedule a
meeting with
our Director of
Retirement,
Tim Black.