



Business Needs Assessment

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Business Needs Assessment

Why does this approach work?

- Proper planning can help business owners take control of their business and their future
- This approach offers 3 assessments:
 - One focused on protecting their business
 - One focused on protecting their employees
 - One focused on protecting their lifestyle
- You can choose from two different approaches to use this digital tool with your clients and prospects

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Business Needs Assessment

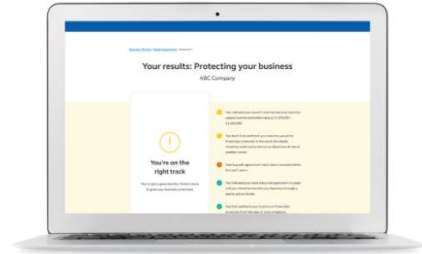
Who can benefit?

Who's it for?

- Privately held and publicly traded businesses
- For-profit and nonprofit organizations
- Businesses with any number of employees
- All industries

What do they get?

- A personalized report with an analysis of how they're doing
- Next steps in planning process
- Information on topics relevant to helping protect their business, their employees, and their lifestyle



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Business Needs Assessment

A holistic view of business planning needs

Protect their business

- Buy-sell and business transfer strategies
- Key employee retention benefits
- Key person protection

Protect their employees

- Qualified retirement plans
- Group benefits
- Key employee retirement benefits

Protect their lifestyle

- Business owner strategies
- Disability insurance
- Life insurance
- Legacy and estate planning

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The business owner indicates what's important to them


My top concerns and priorities are...

Select all that apply

- affording my employee benefits
- my estate tax exposure
- the effectiveness of my employee benefits**
- my plan for ensuring the business continues after I'm gone**
- having enough income if I'm too sick or injured to work
- handling a financial or economic crisis
- my plan for being financially independent as I transition out of the business
- motivating and retaining my key employees
- my family's financial security if I become chronically ill or die**
- protecting myself and my business from the financial impact of an owner or key employee death or disability
- my plans to equally/fairly distribute my estate to my heirs

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Then decides which of the assessments they want to complete

See which of your priorities relate to each assessment below.

Then assess your needs and get personalized results for the area(s) you choose. We'll give you feedback on how you're doing, and provide suggestions for next steps.

Protecting your business

View your results

Download PDF of results of this assessment

- my plan for ensuring the business continues after I'm gone
- handling a financial or economic crisis
- motivating and retaining my key employees
- my plan for being financially independent as I transition out of the business
- protecting myself and my business from the financial impact of an owner or key employee death or disability

Protecting your employees

Take assessment

~3 minutes

- the effectiveness of my employee benefits
- affording my employee benefits
- handling a financial or economic crisis
- motivating and retaining my key employees
- protecting myself and my business from the financial impact of an owner or key employee death or disability


Protecting your lifestyle

Take assessment

~5 minutes

- my family's financial security if I become chronically ill or die
- having enough income if I'm too sick or injured to work
- my estate tax exposure
- my plan for being financially independent as I transition out of the business
- my plans to equally/fairly distribute my estate to my heirs
- protecting myself and my business from the financial impact of an owner or key employee death or disability

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Personalized assessments are provided

Your results: Protecting your business
Sample Company

You've got a good start!

You're on the right track but there's room to improve on the plans you have in place to protect your business.

- You indicated you haven't recently had your

Your results: Protecting your employees
Sample Company

Your employees are working hard for you.

It might be time to consider making changes to the benefits you offer.

don't have a buy-sell agreement in place.

- You do not believe your business is financially protected from the loss of a key employee.


Your results: Protecting your lifestyle
Sample Company

Keep it up!

As circumstances change be sure to review your personal plans to ensure you stay on track.

- You indicated you've had analysis done to determine that your retirement income sources are sufficient to meet your projected needs.
- You indicated you have plans in place to ensure your estate goals to be met, and those plans were reviewed less than 2 years ago.
- You indicated you're comfortable with the distribution of your estate among family members.
- You indicated you've had an analysis done on your potential estate tax exposure.
- You indicated you have a plan in place to protect against an unexpected death and chronic illnesses.
- You indicated you have a plan in place to protect yourself and your business from an unexpected illness or injury.

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Business Needs Assessment

Two options to help you approach your clients and prospects

Email Assessment

Send them an email to complete the assessment at their convenience. Results will automatically be sent to you. Start by creating a personalized link for each business client or prospect.

Each link is unique and can only be sent to a single individual. Repeat the link creation process for each email.


Financial Professional Name*

Financial Professional Email*

Create personal link

Guided Assessment


Meet in person, or schedule a virtual meeting, to complete the assessment together.



Start assessment now

Copy and paste assessment link into an email before finishing session

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