

Berkshire Advisor Resource

Business & Security planning benchmarks for bioscience companies

0-12 months

- Payroll & taxes
- Health insurance?
- Insure key people
- Assess future stock value vis-à-vis market

1-3 years

- 401k?
- Buy/sell agreement
- Fund buy/sell agreement
- Reassess future stock value
- Consider moving some stock out of estate
- Fundamental ownership transition planning

4-6 years

- Update buy/sell and funding
- Update estate planning
- Strengthen ownership transition planning
- Profit sharing?
- Top hat plans, e.g. deferred compensation?

Bill Magnusson, CLU, MBA, CFP

Andy Mathews, CLU, CFP

7900 E. Berry Place #200

Greenwood Village, CO 80111

303-221-2100 x232