


Marshall | Vilieis
Our Process, Your Partners

Colorado Springs – (512) 773-6739
Seattle – (206) 605-4695

A group of business professionals in a line, with two individuals in the foreground shaking hands. The background is a blurred line of people in business attire, suggesting a large group or a busy office environment. The foreground shows a close-up of two hands shaking, symbolizing a partnership or agreement.

***Partner with us to Shorten the Distance
Between Yourself and Business Owners***



It's lonely out there. Working with Business Owners can be challenging and intimidating.

Business Owners have different behavior patterns, planning needs and retirement goals than the "wealthy affluent".

A \$12 Trillion Market



Over 10 Million businesses will transfer and estimated \$12 Trillion of wealth in the next 10 years



Business owners have different behavior patterns, planning needs and retirement goals than the “wealthy affluent”



To tap into this market, advisors will need to prospect and engage with business owners for the successful transition of their business and embrace holistic planning

PARTNERING FOR SUCCESS



At Marshall | Viliesis we've refined a process that helps you better *Engage, Discover, Design and Execute* strategies to best meet your client's needs. We start by answering the foremost question on every business owner's mind each day..."Am I doing better today than yesterday?"

Over 10 million business owners will transfer \$12 Trillion of wealth over the next 10 years.

This is the planning process from a Business Owner's point of view



So who does a Business Owner turn to for advice?

PERSONAL

BUSINESS

Estate Planning
Attorney

Financial Advisor

CPA



Who Will Help?

The typical PROCESS is solution focused

The typical pattern:

Interview business owner

Gather personal financial data

Revisit and attempt to offer initial solutions

Gather more specific data

Revisit again with “better” solutions

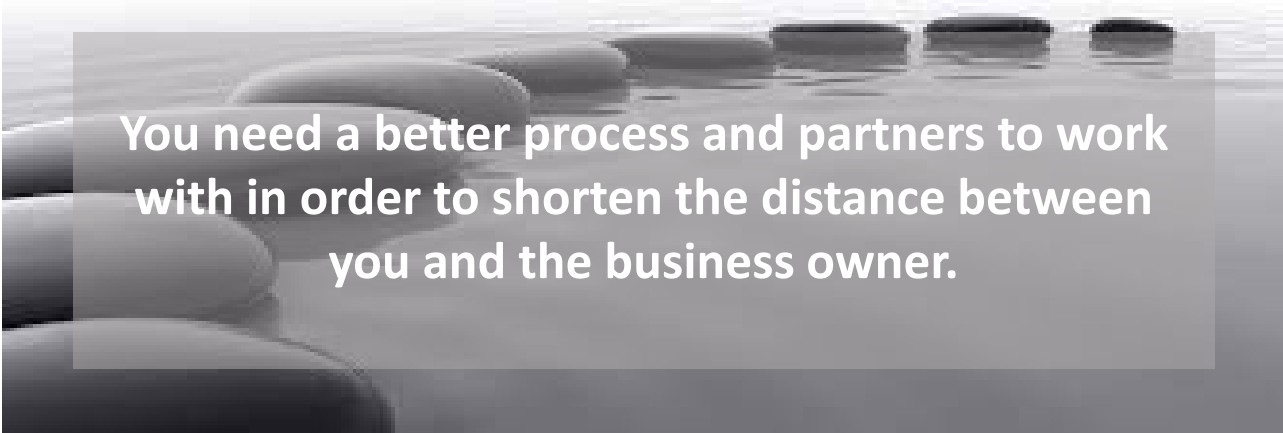
“Rinse and Repeat”

Multiple meetings over numerous weeks/months



Consultative...or FRUSTRATING?!

Marshall | Viliesis – *Our Process, Your Partners*



You need a better process and partners to work with in order to shorten the distance between you and the business owner.

Engage

We begin by answering the most fundamental question on every business owners' mind: "Am I doing better today than yesterday?" Engaging the owner in a BizEquity valuation goes to the heart of the planning process.

Discover

Through a better and more focused fact-finding process we quickly identify the most important planning needs of the business owner.

Design

With over 60 years of combined experience, we have the knowledge and resources to design cost effective wealth protection solutions for estate, retirement, succession and key employee benefits.

Execute

We're your partner in every step of the process, including evaluation and selection of appropriate life insurance products. We coordinate with the owner's tax and legal advisors for implementation of the estate, retirement and business plans.

3 Questions to Ask Every Business Owner



Is the Business doing better today than yesterday?



What is your Business worth?



If something were to happen to you, your partner(s) or key employees tomorrow, how would that change your answers?

What's My Business Worth?

What is the one question on the mind of every business owner every morning?

Is the business doing better today than yesterday?

How can you tell?

Sales? Revenue? Profit? Activity?

Sure...all of these,

but the **Most Consistent and Reliable** measuring stick is

the *Fair Market Value (FMV)* of your Business.

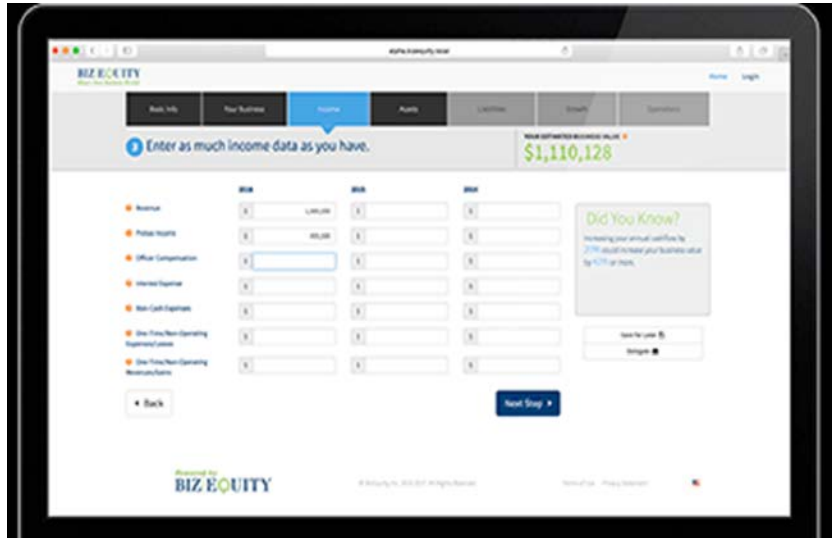
What's My Business Worth?

Warren Buffett believes it is the most important question every business owner should address.

A Public Company CEO can look at company stock price.
Most Valuations for closely held businesses are costly
and time consuming.

We can show you a better way.
Fast, easy, inexpensive and ongoing.

What's My Business Worth?



BIZEQUITY.com is a web-based tool you can use to *Discover, Optimize, Monitor and Protect* the value of your business on a daily basis.



Let the **BizEquity** valuation tool guide you towards a more effective planning process for creating income, building wealth and protecting assets.

Begin with the Valuation

Possessing an understanding of one's business value is the key ingredient to a host of strategic planning decisions.

BizEquity is the first patented online service to help over 200 million global businesses know what they are worth.

Without a valuation, how can you know:

- If your business is protected for your family, partners and employees?
- How to plan for your retirement?
- How to plan for your succession?

As simple as 7 Steps to get started

Fast, Easy & Inexpensive Results

The screenshot displays the BIZ EQUITY website interface. At the top, there is a navigation bar with the logo and links for Home, Solutions, About, and Contact Us. Below this is a secondary navigation bar with tabs for Basic Info, Your Business, Income, Assets, Liabilities, Growth, and Operations. The main content area features a step indicator '3' and the instruction 'Enter as much income data as you have.' To the right, it shows 'YOUR ESTIMATED BUSINESS VALUE' as \$7,599,871. The central part of the screen is a data entry table with columns for 2015 (Projected), 2014, and 2013. The table lists various financial categories with corresponding dollar amounts. On the right side, there is an 'Alerts & Advice' section with two informational boxes: 'Did You Know?' and 'Did you know? The failure rate for loans guaranteed by Small Business Administration or SBA in your industry is 10.96% while the overall average is 21%'. At the bottom of the table, there are 'Back' and 'Next Step' buttons.

	2015 (Projected)	2014	2013
Revenue:	\$ 14,231,234	\$ 14,231,234	\$ 14,231,234
Pretax Income:	\$ 1,234,333	\$ 1,234,333	\$ 1,234,333
Officer Compensation:	\$ 134,144	\$ 134,144	\$ 134,144
Interest Expense:	\$ 1,423,124	\$ 1,423,124	\$ 1,423,124
Non-Cash Expenses:	\$ 143,124	\$ 143,124	\$ 143,124
One-Time/Non-Operating Expenses/Losses:	\$ 143,214	\$ 143,214	\$ 143,214
One-Time/Non-Operating Revenues/Gains:	\$ 1,431,244	\$ 1,431,244	\$ 1,431,244

Alerts & Advice

Did You Know?
Clean up your financial statements. Eliminating excessive personal or discretionary expenses will bolster the perception of profitability. Consider selling unproductive assets or obsolete inventory to strengthen balance sheet.

Did you know? The failure rate for loans guaranteed by Small Business Administration or SBA in your industry is **10.96%** while the overall average is **21%**.

Your PreTax Income/ Revenue Ratio is outperforming the industry average

Comprehensive Written Report



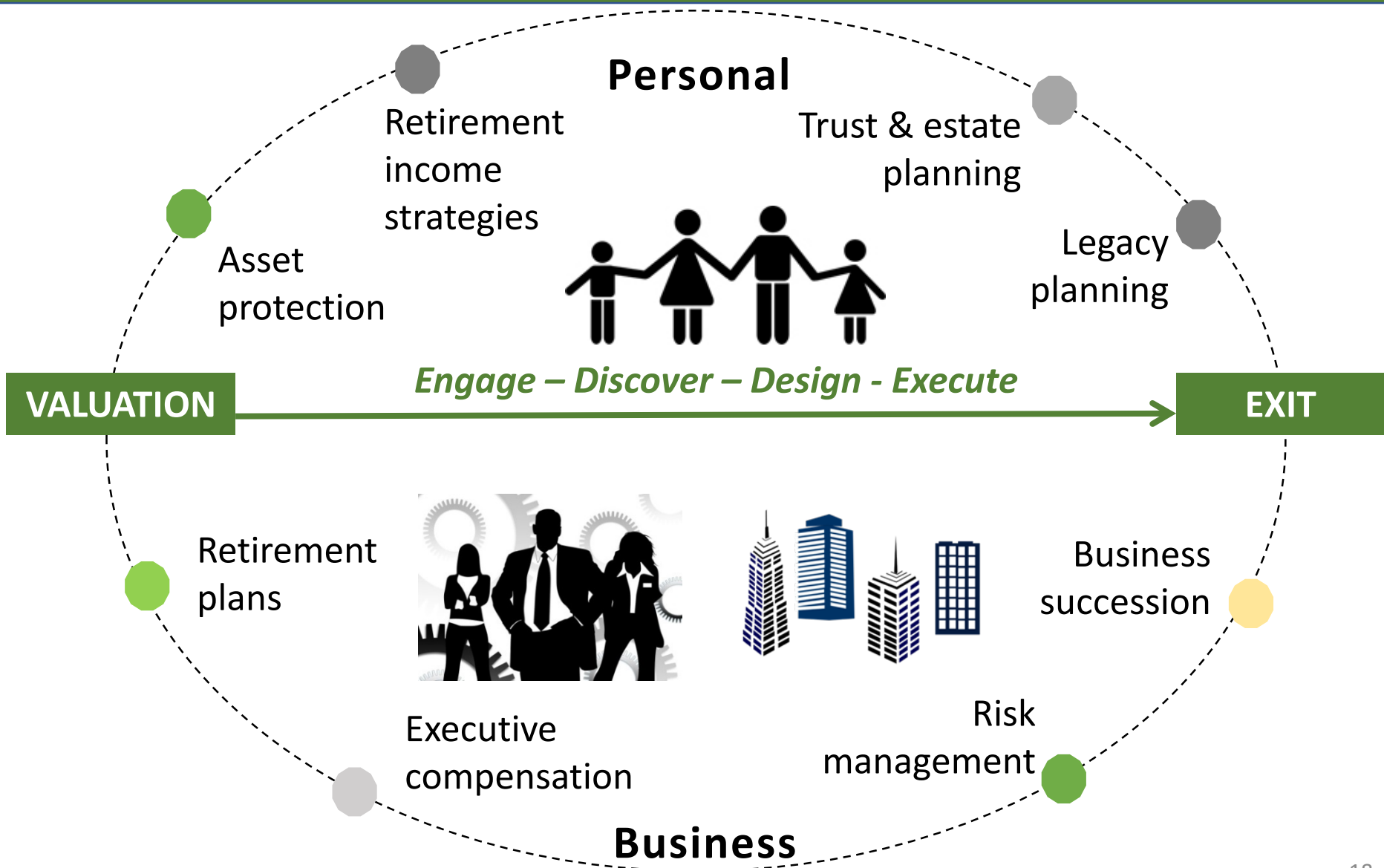
What you learn from a BizEquity Valuation

- **Business Tax Structure**
- **Industry Type**
- **Year Started**
- **Number of Employees**
- **Income – 3 years**
- **Owner Compensation – 3 Years**
- **Assets – 3 Years**
- **Liabilities – 3 Years**
- **Projected Growth Rate**
- **EBITDA Margin**
- **% of Recurring Business**
- **Existence of Intellectual Property**
- **Sales from top 3 Customers**
- **Own or Rent Property**
- **Impact on revenue due to loss of owner**

Who is using BizEquity?



Putting the Planning Cycle in Order



Our Process, Your Partner

Problem focused process:

First Meeting - ENGAGE

- Interview business owner
- Gather business financial data
- Initiate BizEquity Valuation process

Second Meeting - DISCOVER

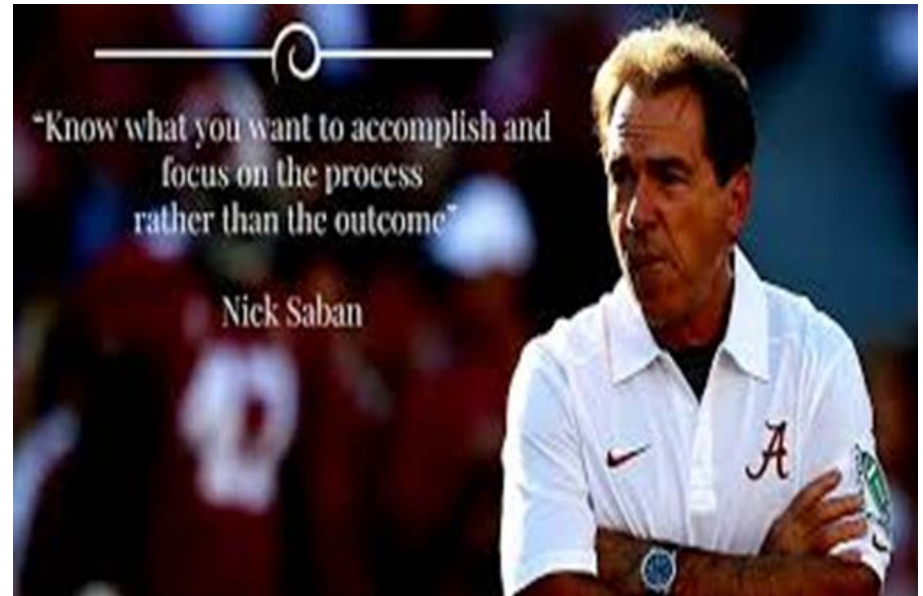
- Deliver BizEquity report / results
- Seek agreement to engage in planning
- Gather estate documents, buy-sell agreements, employee census, etc.

Third Meeting - DESIGN

- Offer SPECIFIC solutions to ***Monitor, Optimize, and Protect***

Refine and Close - EXECUTE

Fewer meetings...more deliverables...less frustration for all parties.



Marshall | Viliesis



Doug Marshall

Partner

Chief Experience Officer sPlan5

Providing guidance and expertise in business valuations using BizEquity. Over 30 years of experience in working with closely held business owners for their planning needs.



Peter Viliesis

Owner / Principal

The Executive Benefits Guy

Life insurance industry veteran. 30+ years of experience in working with advisors to provide integrated wealth solutions for business owners

Our Services



Advice

We offer over 60 years of experience in the life insurance industry developing and implementing strategies for creating, managing and transferring wealth.



Resources

Sales ideas, insured plan designs and information are made available to you.



Custom solutions

We consult directly with you and your client on specific solutions to meet their needs.



Connections

We provide you with access to our team of national advisors and experts in the legal, tax, accounting, premium financing, banking, carriers, qualified plan designs, TPA's, etc.



Valuations

We provide fast, accurate and economical business valuations powered by BizEquity.



White Label Support

We can set up your practice with the same technology tools and services we provide.

Revenue Sharing

Case Consultation and Advice

- *Always free...just give us a call!*
- *Phone & Web conference calls with you and your client*
- *Access to our Knowledgebase and sales strategies*
- ***“Getting Started”***
process for initial business valuation

Business Valuations

- *\$350 per Business*
- *Includes 1 Yr license for updating and revisions*
- *\$2500 for Advisor White Label BizEquity site*

Joint Client Consulting

- *Life Commission Split on Application*
- *20% - 30% for Individual life solutions*
- *50% for COLI and multilife executive benefit plans*

Enhance your practice and develop a team by partnering with Marshall | Viliesis to “Shorten the Distance” between you and \$12 Trillion of Business Owner wealth.

Contact us to get started:

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Peter Viliesis – Principal / Owner

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www.marshallviliesis.com