



# HELPFUL SERVICES FOR LIQUIDITY EVENTS

Dealing with issues that can arise with a large liquidity event can be challenging. Our team has access to accounting, consulting, business administration, banking, insurance law and finance professionals who can help.

## SOME OF OUR SERVICES INCLUDE:

### Investment Management

- We work to develop short- and long-term goals including how much cash you will need if you decide to restart your business at some point in the future.
- The sale of a business often means a loss of salary. We work with you and your family to identify your cash needs and devise strategic investment solutions to help replace the lost income.



### Income Tax

- We help bring attention and clarity to all terms of the deal prior to closing to take advantage (where possible) of lower capital gains tax rates.
- We are mindful to consider the tax implications in any state.
- We educate clients about the benefit of charitable contributions to help offset the large income spike. We work with foundations and donor-advised funds to carry out your gifts appropriately.
- We seek to identify the cash needed for future tax payments and plan accordingly.

### Estate Plan Review

- We have extensive experience working with attorneys to revise estate plans to account for increased liquidity and wealth.
- We also consider effective ownership of future business ventures to create tax-saving wealth transfer opportunities for children.
- We assist clients in using liquidity events to fund 529 plans for children's education.

## Risk Management/Asset Protection

- We assist in a thorough review of all insurance policies and analyze whether umbrella coverage is sufficient to account for higher net worth. Life insurance implications are also considered.
- We review health insurance under changing health care laws to determine the most cost-effective health insurance solution for your family.
- We work with attorneys to review asset ownership to maximize protection from creditors.

This material is provided for informational and educational purposes only. It does not consider any individual or personal financial, legal, or tax circumstances. As such, the information contained herein is not intended and should not be construed as individualized advice or recommendation of any kind. Where specific advice is necessary or appropriate, individuals should contact their professional tax, legal, and investment advisors or other professionals regarding their circumstances and needs.

**Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about specific 529 plans is available in each issuer's official statement, which should be read carefully before investing.**

There is no assurance that any investment, plan, or strategy will be successful. Investing involves risk, including the possible loss of principal.

Investment advisory services are offered through Investment Adviser Representatives ("IARs") registered with Mariner Independent Advisor Network ("MIAN") or Mariner Platform Solutions ("MPS"), each an SEC registered investment adviser. These IARs generally have their own business entities with trade names, logos, and websites that they use in marketing the services they provide through the Firm. Such business entities are generally owned by one or more IARs of the Firm. For additional information about MIAN or MPS, including fees and services, please contact MIAN/MPS or refer to each entity's Form ADV Part 2A, which is available on the Investment Adviser Public Disclosure website ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)). Registration of an investment adviser does not imply a certain level of skill or training.

Material prepared by MIAN and MPS. MIAN and MPS do not provide legal or tax advice. Some services referenced herein are provided by affiliates and may be subject to additional fees. Some IARs are licensed insurance agents and may be compensated for the sale of insurance-related products through an affiliated insurance agency.