



**BUSINESS OWNERSHIP
PROTECTION SPECIALISTS**
— BECAUSE YOU LOVE YOUR FAMILY —



Helping your clients stay protected

**FINANCIAL PROTECTION FOR SMART BUSINESS OWNERS WHO ARE
READY FOR WHATEVER LIFE THROWS THEIR WAY**

CAN YOUR CLIENTS SPARE AN HOUR TO SECURE THE REST OF THEIR LIVES?

YOUR CLIENTS HAVE WORKED HARD IN AND ON BUSINESSES THEY'RE JUSTIFIABLY PROUD OF. AND ALTHOUGH THEY'RE ONE OF HUNDREDS OF THOUSANDS OF SMALL TO MEDIUM ENTERPRISES (SME), ONE THING THEY ARE NOT, IS TYPICAL.

Who are they?

Specifically, they're a first generation, family-owned Australian business with an annual turnover of \$2 million or more.

They're driven by all kinds of forces. Leading contenders are:

- passion for their product, service or cause
- desire to change the world (or at least the parts they can influence)
- tenacity to see their businesses thrive
- determination to provide for their families now and later.

As a family business, they've probably sacrificed a lot in time, effort, money and emotion. Like you, they know all about late nights, weekends worked, missed holidays and going without. Like you, they've been through the ups and downs of business cycles, difficult customers, bad debts, staff issues and the thousand other obstacles that stand between them and their business's success.



ARE YOUR CLIENTS READY FOR ALL EVENTUALITIES?

NO-ONE CAN *PREDICT* THE FUTURE, BUT YOU CAN *PROTECT* YOUR BUSINESS, YOURSELF AND YOUR FAMILY AGAINST SOME OF ITS WORST POSSIBILITIES.

Next time you meet with your clients, ask them the following questions:

- What would happen in the event that a business partner left voluntarily? Could you effectively pay them out without crippling the business?
- How would the business manage if one of the owners or key personnel became incapacitated with long-term illness or suddenly died? Could you cover the loss in income and resources?
- How would you value the business and negotiate an equitable payout figure in the unlikely event one of the owners exited involuntarily?
- Where would the business be headed if the estate of one of the business owners ended up being divided amongst five family members, how would we manage the impact of this change?

This is where Business Ownership Protection Specialists (BOPS) comes in. We provide your clients with certainty, helping them to minimise their exposure and plan for the future.



HOW WE CAN HELP YOUR CLIENTS

BUSINESS OWNERSHIP PROTECTION SPECIALISTS (BOPS) IS A SPECIALIST COMPANY THAT WAS BUILT WITH THE SOLE INTENT OF HELPING BUSINESS OWNERS TO PROTECT THEIR INTERESTS AND MAKE SURE THEY ARE READY FOR ANY EVENTUALITIES.

BOPS is able to help your business get protected by organising the following:

- Exit Agreements
- Buy/Sell Agreements
- Funding Buy/Sell Agreements
- Debt Cover
- Key Person Cover
- Estate Planning
- A Wealth Management Plan

“If nothing is done the potential loss is 100%. Yet the threat can be extinguished by less than 1 to 2%”



WHAT YOUR CLIENTS CAN EXPECT FROM BOPS

WHEN WORKING WITH BOPS, WE WORK THROUGH THE FOLLOWING 3 STEPS

Step 1: Tell us your story

Our *Business Bullet proofing consultation*, where we sit down to obtain as much information as possible about your history, business ownership and your current exit, succession and estate planning ideas. In this one-hour session, we will gauge a clear understanding of your current needs and provide you with a written report that summarises our findings.

Step 2: Devise a Plan of Action

Once we have a comprehensive understanding of your circumstances and having outlined the main areas of risk, we will devise a plan of action to ensure you're covered for all eventualities. We put forward our recommendations and obtain your approval to start working on obtaining the right protection for your circumstances.

Step 3: Fully Protected

BOPS works closely with you to bullet proof your business ownership. We partner with some of the best providers in the protection business or will work with your professional advisers should that be your wish.

But our work is not finished here, we pledge a long-term commitment to our clients and will touch base with you every year to ensure that your circumstances have remained the same and that you, your family and your business continue to be fully bullet proofed.



WHY REFER YOUR CLIENTS TO BUSINESS OWNERSHIP PROTECTION SPECIALISTS (BOPS)?

ONLY A HANDFUL OF AUSTRALIAN FINANCIAL PLANNERS SPECIALISE IN FINANCIAL AND BUSINESS PROTECTION FOR SMALL TO MEDIUM ENTERPRISES (SME).

Of that handful, BOPS has an exclusive, proprietary process that comprehensively analyses your business protection and succession needs from the immediate to the long term.

BOPS founder, principal, and author, Daryl La'Brooy, has a 30-year career as a highly credentialed economist, banker, fund manager, financial planner, business owner, and educator.

Over the last 13 years, he has engineered a national financial planning franchise office into a successful family-owned financial advisory business.

His recent book, *Business Ownership Bulletproofed*, offers extraordinary insights into the four keys to protecting your business, family and personal wealth.

BOPS is the ultimate outlet for his and his expert team's devotion to the protection of independent businesses who back their judgement to make a difference to their world.



WHAT'S IN IT FOR YOU AS AN ADVISOR?

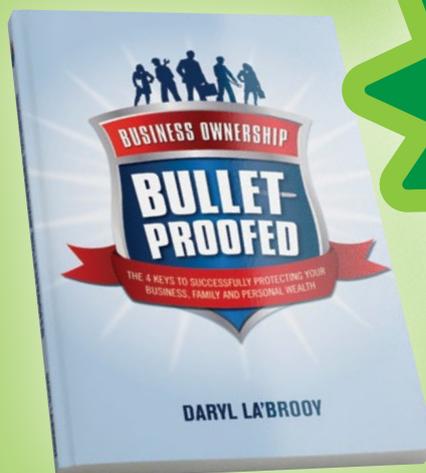
YOU'RE A RESPECTED PROFESSIONAL ADVISOR IN YOUR OWN FIELD. WITH BOPS, YOU CAN EARN EVEN DEEPER RESPECT FROM YOUR CLIENTS AS YOU PROACTIVELY STEER THEIR BUSINESS, PERSONAL AND FAMILY WEALTH TO LONG-TERM SECURITY.

What should you do now?

Visit www.bops.com.au, and check out our Partners' page.

If it's for you, then please ask your clients to complete and forward their wealth questionnaire, and take advantage of our complimentary one hour *Business Bulletproofing Consultation* to learn if their businesses are at risk.

Business Ownership Bulletproofed: The 4 Keys to Successfully Protecting Your Business, Family and Personal Wealth.



**Register today
and you'll receive
a FREE book.
www.bops.com.au**



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