# Guard Legacy

## *Grow. Guard. Give wealth*

Financial Advisory for Business Owners

*A comprehensive approach to protecting, building, and transferring business wealth.*

OUR THREE PILLARS

## Built Around What Matters Most

### GROW

Build and invest wealth inside and outside your business — as your Registered Investment Advisor

### GUARD

Protect your family, business, and key people from the unexpected

### GIVE

Create a lasting legacy through purposeful charitable and family giving

WHO WE SERVE

## Designed for the Business Owner

You have spent years building something remarkable. But the same drive that built your business may have left critical gaps in your personal financial picture. Guard Legacy bridges that gap — exclusively for business owners, entrepreneurs, and family enterprises.

## The 7 Risks Every Business Owner Faces

Are you protected against all of them?

**Risk 1: Premature Death**
A sudden loss shatters a business without a funded buy-sell or key-person policy.

**Risk 2: Disability**
You are far more likely to become disabled than to die before retirement.

**Risk 3: Critical Illness**
A serious diagnosis can derail operations and drain personal savings overnight.

**Risk 4: Outliving Your Money**
Without structured income, owners risk exhausting assets well before they intend to.

**Risk 5: Estate Taxation**
Estate taxes can force a fire-sale of your life's work to settle the bill.

**Risk 6: Business Transition**
Most businesses lose 30–50% of value in an unplanned exit. Your exit IS your retirement.

**Risk 7: Partner Disputes**
Without a funded agreement, a partner's death or departure can threaten everything.

OUR SERVICES

# A Complete Suite for Business Owners

### LIFE & LEGACY PLANNING

- Personal life insurance analysis and design
- Funded buy-sell agreements — cross-purchase & entity redemption
- Key-person life and disability insurance
- Survivorship and estate liquidity planning
- Irrevocable Life Insurance Trust (ILIT) coordination

### BUSINESS SUCCESSION PLANNING

- Exit Shift™ Roadmap — structured exit readiness assessment
- Business valuation coordination and gap analysis
- Employee and family member succession structures
- ESOP analysis and ownership transition modeling
- Partner buyout and buy-sell agreement design

### RETIREMENT INCOME PLANNING

- Tax-advantaged plan design (SEP, SIMPLE, Solo 401k, DBP)
- Non-qualified deferred compensation strategies
- Split-dollar life insurance arrangements
- Cash balance pension planning for high earners
- Personal and business retirement income coordination

### ESTATE & WEALTH TRANSFER

- Estate tax exposure analysis and mitigation
- Charitable strategies: CRT, DAF, Family Foundation
- Generational wealth transfer and dynasty trust coordination
- Gifting programs and annual exclusion strategies
- Business interest valuation discounts (FLP/LLC structures)

### INVESTMENT MANAGEMENT (RIA)

- Discretionary portfolio management as a Registered Investment Advisor
- Custom asset allocation aligned to your goals and risk tolerance
- Tax-efficient investing: tax-loss harvesting and asset location strategy
- IRA, 401(k) rollover, and taxable account management
- Ongoing monitoring, rebalancing, and performance reporting

### RISK & PROTECTION PLANNING

- Disability income — personal and business overhead coverage
- Long-term care and chronic illness planning
- Critical illness coverage for business continuity
- Group benefits strategy for key employee retention
- Integration with First Underwriters commercial brokerage

WHO WE WORK WITH

# Is Guard Legacy Right for You?

Our clients are typically business owners generating $1M+ in annual revenue, with personal net worth meaningfully tied to their business. If any of the following sound familiar, Guard Legacy was built for you:

- You own a business with 1–60 employees and your net worth lives inside it
- You have never had a formal exit strategy — or a written investment plan
- Your personal and business finances are intertwined and hard to separate
- You have key employees you want to retain, reward, and protect
- A sale, transition, or ownership change is on the horizon within 1–10 years
- You want your family fully protected if something happens to you
- You are ready to think strategically — beyond the day-to-day demands of running a business
- You want one trusted advisor who can manage your investments AND your risk

ABOUT THE FOUNDERS

## Practitioners, Not Theorists

### Michael Oskouian

**MBA, ARM, CRM, CIC, LUTCF**

*Co-Founder & Partner*

Michael founded First Underwriters Insurance Brokers in 1992 and has spent over three decades advising business owners on risk, protection, and transition planning. A native of Iran who immigrated to the U.S. at age 12, his career is defined by his father's philosophy: BEPEESH — keep moving forward. He is an active Rotarian and community leader in Kirkland, WA.

### Sam Parail

**CEPA - Financial Advisory & Wealth Strategist**

*Co-Founder & Partner*

Sam brings deep expertise in financial planning, wealth accumulation, and business advisory for entrepreneurs and executives. His approach is built on listening first — understanding that every business owner's goals, timeline, and family picture are uniquely their own. Sam is passionate about helping owners build wealth that outlasts them.

OUR PROCESS

## The Ready Roadmap™

Every engagement begins with our proprietary 360 Discovery — a structured conversation that maps your business, family, finances, and future in a single integrated view. No silos. No surprises. Just clarity.

### DISCOVER

360 Discovery maps your full personal, business, financial, and legacy picture

### DESIGN

Custom strategy built on your Ready Roadmap™ and Exit Shift™ readiness profile

### DEPLOY

Implementation coordinated with your CPA, attorney, and existing advisors

> *"BEPEESH — Keep Moving Forward. Progress over perfection. Action over analysis paralysis."*
> **— Michael Oskouian — inspired by his father's Persian wisdom**

WHAT TO EXPECT

## Your First 90 Days with Guard Legacy

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|---|---|
| **Day 1–7** | Complete the Guard Legacy Life & Legacy Planning Questionnaire at your own pace. No pressure, no forms, no sales pitch — just reflection. |
| **Day 8–14** | Attend your 360 Discovery meeting. We map your full picture — business, family, finances, and goals — in a focused 90-minute conversation. |
| **Day 15–30** | Receive your personalized Ready Roadmap™ — a clear, written strategy identifying gaps, priorities, and a sequenced action plan tailored to you. |
| **Day 31–90** | Begin implementation. We coordinate with your CPA, attorney, and other advisors to execute your highest-priority items first. |

WHY GUARD LEGACY

# Deep Expertise. Independent Advice. Aligned Interests.

We are not product salespeople. We are advisors who have spent decades inside the problems you face — and built a firm specifically to solve them. Here is what sets us apart:

### Independent

No captive products. Access to the full marketplace of carriers, strategies, and solutions.

### Integrated

Insurance, financial planning, and commercial risk — unified under one advisory relationship.

### Aligned

We are compensated only when your plan is implemented. Your success is our success.

## WHAT WE DO DIFFERENTLY

- We start with your goals — not a product or sales agenda
- As a Registered Investment Advisor, we actively manage your investments
- We coordinate your full advisor team: CPA, attorney, and banker
- We use carrier-neutral, open-architecture solutions — no captive products
- We build written plans and review them annually as your business evolves

## EXECUTIVE BENEFITS & KEY PERSON

- Executive bonus (Section 162) plans to reward top performers
- Supplemental executive retirement plans (SERPs)
- Golden handcuff and long-term retention strategies
- Key-person life and disability coverage
- Deferred compensation design and funding

## OUR CREDENTIALS & COMMUNITY

- 30+ years serving Pacific Northwest business owners
- Access to 50+ A-rated insurance carriers
- Kirkland, WA based — serving clients nationwide
- Rotary Club of Kirkland Downtown — Foundation Chair

## AFFILIATED FIRMS

- First Underwriters Insurance Brokers (est. 1992)
- Guard Legacy LLC — Registered Investment Advisor
- Independent, fee-based advisory — no commissions on investments
- Fiduciary standard — we are legally obligated to act in your best interest

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**Your business built your life.**

*Let us help you make sure it protects it, too.*

## Schedule Your Complimentary 360 Discovery

*No cost. No obligation. Only clarity.*

**Guard Legacy LLC**

4055 Lake Washington Blvd NE | Suite 100 | Kirkland, WA 98033

(855) PLAN 365 | guardlegacy.com