



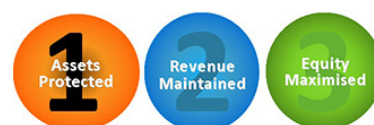
**Thanks for downloading our Definitive Guide:
Here's the 5 Mistakes No One Is Telling You**

Are you one of many business owners who invest years in building their business and creating wealth but neglect to properly protect it?

Imagine what you have worked hard to build being lost to a creditor cash grab because you neglected to build a fence around your assets.

Disclaimer: The advice provided on this document is General Advice Only. It has been prepared without taking into account your objectives, financial situation or needs. Before acting on this advice you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs.

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LUMP SUM REVENUE PROTECTION

EXTRACT FULL VALUE FOR YOUR BUSINESS

CERTAINTY AND PEACE OF MIND

IN THIS REPORT

Thanks for downloading this free report which provides a big picture overview on the "5 Mistakes No One Is Telling You That Put Your Business and Family Home At Risk."

You will also receive via email our interactive education series **"How to BulletProof Your Business and Family"**. I'll reveal a simple step by step process that will protect your families' financial future.

You'll discover:

- **5 Biggest Myths Business Owners Believe that Jeopardise Their Financial Future.**
- **Why UnProtected Business Owners are 52x more likely** to lose their homes (rather than fire) and how to stop being one of these statistics.
- The secret loan clause your bank manager is too embarrassed to explain that allows the bank to repossess your business and homes. (Most exposed business owners don't know this clause exists until it's too late).
- How to quarantine your personal assets from a creditor cash grab.
- Hidden traps of Poor Protection Packages that give you a FALSE sense of security - and what you need to do to avoid them.
- The 4 Step BulletProof Road Map to protect your business and families financial future.



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Mistake #1 Protecting Your Business for General Insurance but neglecting to protect two other key risks

Most Aussie business owners have taken the steps to protect the physical assets of their business through their general insurance policies. This is one level of protection but leaves you open to two other key risks that can bankrupt your business. These are

1. Putting Your Personal and Business Assets in the Same Name
2. Failing to Protect KeyPersons Who ARE THE BUSINESS

The Result is Uncertainty!



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Mistake #2 Putting Your Personal and Business Assets in the Same Name

As a business owner, it is much more exciting to work on your business and grow your revenues and bottom line. But it is risk management that protects your business if things don't go as planned.

Ask yourself these three questions:

1. Risk Management is important to you? Yes or No
 2. As business owners, we can be sued and therefore exposed to a creditor cash grab? Yes or No
 3. Our business and personal assets are in the same names? Yes or No
- If they are you are in big trouble as they are exposed to creditors

The key is to build a fence around your assets and set up structures that protect your assets. Then over time divest profits from your business into these protected structures that are quarantined from a creditor cash grab.

For more information check out [this video](#).



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Mistake #3 Thinking you are BulletProof and nothing will ever happen to you

The late Kerry Packer said "I believe I am BulletProof!" Clearly none of us are and without an Asset and KeyMan Risk Protection Plan, you can lose your business and your family home. The following table shows how the probability of one partner not making it to retirement increase significantly as the number of partners increases in a business.

Probability of death/ TPD/critical illness of one 35 y/o partner before age 65. (Source MLC)		
Partnership	Males	Females
2 partners	59 in 100	47 in 100
3 partners	74 in 100	62 in 100
4 partners	83 in 100	72 in 100



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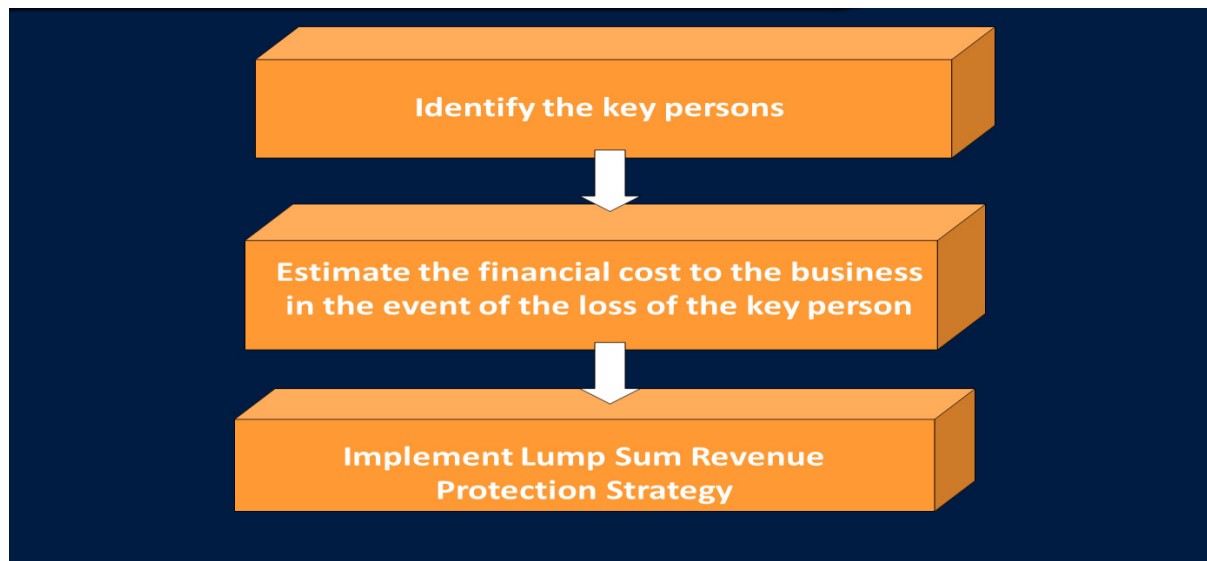
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The result of one of these key persons not being able to contribute to the business will be seen in three ways:

- 1) **Revenue impact** - from loss of sales or knowledge of how to run the business.
- 2) **Loss of reputation/ goodwill** - this is more true in some industries where the key person is responsible for the delivery of the product and/or service.
- 3) **Time to find and train a suitable replacement**- the more specialised the position, the longer it takes to headhunt a suitable replacement and can incur significant costs in human resource fees, advertising and loss of productivity.



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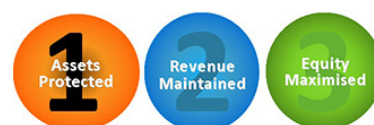
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Mistake #4 Failing to Protect KeyPersons Who Are the Business Makes you 52x more likely to lose your family home

The reality is that UnProtected Business Owners are 52X more likely to lose their family home because they didn't protect their most valuable asset- them!
(Source MLC)

52x more likely

Don't make it your family home....



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Ask yourselves these questions:-

KeyMan Asset Risk

1) On death or disablement of one of the owners, we would have to sell personal or business assets to meet our loan and creditor repayments.

Yes or No

2) Our homes are used as security for our loans? Yes or No

KeyMan Revenue Risk

1) On death or disablement of one of the owners, our revenue and profit would be significantly affected. Yes or No

2) Would it require significant time and money to recruit and train a replacement? Yes or No

3) Creditor and/or supplier confidence would be affected by death or disablement of the owners of the business. Yes or No

KeyMan Ownership Risk

1) Our business value would fall on the death or disablement of one of the owners of the business. Yes or No

2) We have sufficient cash on hand to pay out exiting owner or estate on the death or disablement of one of the owners. Yes or No

3) We have a well defined business will and succession plan in place that will maximise the value of our business upon sale. Yes or No

These three attacks to Assets, Revenue and Equity are summarised below.



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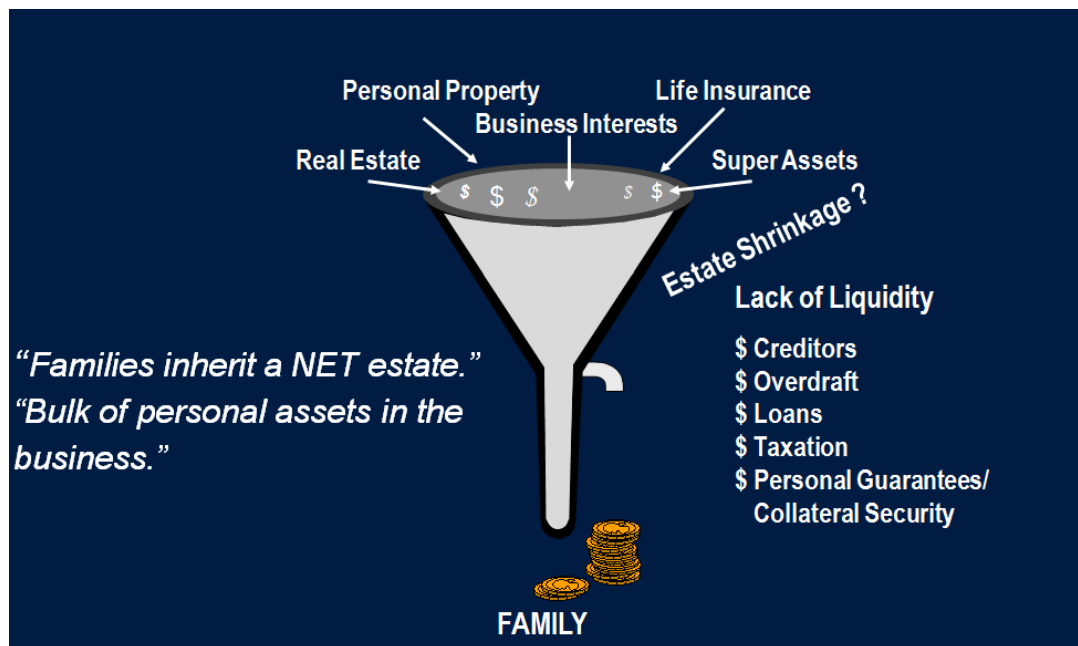
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BULLETPROOF OUR BUSINESS

BEFORE IT'S TOO LATE



The end result is that your family ends up inheriting a NET estate of cents in the dollar!



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Mistake #5 Not understanding secret loan clause that allows the bank to repossess your business and homes

Did you realise that hidden in the fine print of many business loan contracts is a clause that puts you in default following the **death or disablement of one of the partners**? That's right, you rarely hear this clause discussed, let alone explained.

If you are co-guarantors then you are all jointly and severally responsible for the loan and the default of one person means the entire loan is in default.

Your bank can exercise its right to call in your loan and demand immediate repayment. This demand comes at the worst possible time when the business is least capable of refinancing. New lenders may not be prepared to lend you money given one of you is no longer in the picture. **This may leave you at the mercy of your bank who can sell your personal assets held as guarantees if you cannot refinance.**

Even if your loans are not called in, your business is likely to suffer a short term **hit to sales** and perhaps your **reputation** as you **plug the gap of the keyperson.**



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NEXT STEPS 20 MINUTE BULLETPROOF CHECKLIST

I trust that you have enjoyed our Definitive RoadMap to BulletProofing Your Assets, Revenue and Equity.

By now you will have realised that it is hazardous to invest years in building your business but neglect to properly protect it.

Imagine what you have worked hard to build being lost to a creditor cash grab because you neglected to build a fence around your assets.

Our 4 Step BulletProof Strategy will show you how to build a fence around your assets so you can know that your business and personal assets are safe from unnecessary attacks.

If you're interested in protecting your assets from unnecessary exposure, the first step is a Coffee or Skype Meeting to discover the chinks in your business armour.

We use the insanely practical BulletProof Checklist that will quantify the areas you would like to address in less than 20 minutes.

So if you're ready to book an appointment, then email me on justin@bulletproofourbusiness.com.au or call 0428 389 392.

You want to protect what you have worked so hard for, right?

Developing a proper asset protection strategy is an essential part of protecting your business and personal wealth.

It could be the most important coffee/ Skype meeting you have this year.



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