

# HORAN Capital Advisors

*Public Company Executives – Situational Planning*

Health.  
Wealth.  
Life.

*In Pursuit of What Matters Most.*

Executives seeking to maximize their retirement from a publicly traded company have numerous complexities in which to consider and the best course of action is to craft a plan. A carefully designed exit plan incorporates diligent analysis and proposes scheduled actions relative to qualified retirement accounts, awards based stock and stock options, pensions, etc. Frequently, concentrated investments such as company stock are key variables in the strategic process. At HORAN Capital Advisors, we coordinate your approach and consult with your other advisors (CPAs, estate planning attorneys) to tax efficiently maximize your financial and investment plan.



*Financial Planning*  
*Estate Planning*  
*Investment Management*  
*Insurance*

## **Comprehensive Financial Planning**

- Have I correctly outlined my net-worth statement?
- How do I project my cash-flow in retirement?
- What should I expect under various market conditions?
- Is my estate properly structured and titled for my spouse and heirs?
- Am I appropriately covered relative to medical, life and disability insurance?

## **Qualified Retirement Accounts & Equity Awards**

- How do I manage my investment accounts after retirement or severance of service?
- What is the process to directly rollover my retirement plans to an Individual Retirement Account (IRA)?
- Are there any tax advantages to taking stock from my retirement accounts early?
- How do I assess the net exercise value of my options and when do I decide to exercise?
- What portfolio risks do I assume by remaining concentrated in my employer's stock?
- Should I take a lump-sum from my pension plan or annuitize the benefit?

## **Customized Portfolio Construction**

- What should my portfolio look like after severance from service?
- Who manages the investments and what activity should I anticipate?
- What portfolio considerations should my investment manager have regarding my stock options or restricted stock?

