



### ***Daniel, Russell & Charles Co. Business Consulting***

Extraordinary, that is the word that describes Daniel, Russell, & Charles Co. perfectly; we are the best, period. Our reputation stems from our extraordinary service, and our ability to focus on the cultivation of premium business relationships. We believe in optimum satisfaction, there is no such thing as an unfixable problem. Our belief is, it just takes extra-ordinary thinking, a willingness to work and a view outside of the box.

What specifically sets DRC apart from our competitors is our team of qualified members with careers in healthcare, financial services, and government. With almost a hundred years of combined experience our team at DRC is more than capable of serving you, whether its business planning, employee benefits, finance, or strategy. We meet challenges and goals with one clear mindset, the focus of having both a solutions and a success.

Daniel, Russell & Charles Co. provide the following business consulting services:

- Finance Process
- Investment Process
- Market Definition & Overview
- Operating Process
- Sales Process
- Management Process
- Marketing Process

This data is supplied by Daniel, Russell & Charles Co. and made available to our clients to enhance their long term business goals.





Daniel, Russell & Charles Co. know a small business can be difficult to operate. Owners and entrepreneurs must develop and adopt, key rules and procedures in order to operate effectively. DRC will assist with the following as a basis for operating your business in the manner in which you've envisioned and planned.

- Establish a basic operating philosophy.
- Spell out the mission of the company.
- Know the objectives of the company.
- Frame the policy and procedure around the company's mission, etc.

### ***Basic Operating Philosophy***

We focus on the manner in which a business owner/entrepreneur should conduct their business. We prepare principles that not only coordinate integral parts of your business, but also the functions that resonate externally with customers, personnel, vendors, bankers etc.

### ***Mission***

A statement that the owner or entrepreneur has set, in order to meet its general focus or goal. This is done to insure a singular purpose within the company, and the production of service and delivery to its customers.

### ***Company's Objective***

A purpose which an owner or entrepreneur has established as an external event quite independent of that which might be considered emotional or imaginative in nature.





***Daniel, Russell & Charles Co.***

Study after study shows that prospective Employees weigh the benefits that an Employer offers in making their decision regarding an Employer. Employees believe that an Employer's benefit package is a direct reflection of that Employer's level of commitment towards their Employees.

The primary purpose of your consultant is to provide representation to various insurance carriers, on the behalf of your company. Whether it is the employees, benefit administration or the union connection with end representation, DRC will provide excellent service.

- Participate in benefit planning meetings with management.
- Represent the company to various insurance carriers to provide recommendations that achieve business objectives.
- Provide various cost efficient benefit plans such as Life, Medical, HMO's (POS and Indemnity), Dental (Comprehensive and DMO) and Vision.
- Monitor Loss Ratio Reports of all benefit plans, and make recommendations that are conducive to the company objective.
- Provide assistance to your benefit administrator and employees for benefit questions, claims disputes, and administrative issues with the various insurance carriers.
- Coordinate and participate in annual open enrollment meetings.
- Provide annual report, which summarizes the cost effectiveness of each plan.
- Provide annual 5500 Report from various carriers.
- Provide technical and analysis support Cafeteria Plans 125.



## ***Employee Benefits***



## ***Areas of Services***

- Supplemental Income Plans
- Deferred Compensation Plans
- Private Retirement Plans (Discriminating Plan)
- Non-Qualified Plans
- Qualified Retirement Plans
- Insured Plans (Medical, Dental, Vision, Life) Self-Insured Plans
- Tax Preferred Life Plans
- Disability Income Plans

## ***Specific product follows:***

- Term Insurance
- Sensitive Whole Life
- Single Premium Life
- Annuities, Immediate, Fixed, Deferred & Index Funds
- Structured Settlements
- Guaranteed Contracts (GIC's)
- Direct Recognition Life
- Group Life
- Special Risk Underwriting
- Retirement Minimum/Maximum Distribution Annuities

## ***Group/Individual Insurance***

- Comprehensive Major Medical
- Self Insured Administration Plans
- Dental, Vision & Rx Card
- Supplemental Accident
- Medicare Supplements
- Long Term Care
- Special Risk Underwriting
- HMO's/PPO's/POS/EOP

## ***Disability Insurance***

- Individual Disability
- Group Short Term/Long Term
- Business Overhead Expense Reimbursement
- Excess Limits
- Special Risk Underwriting
- Disability But Out



***Daniel Russell & Charles Co.  
Estate Planning***

- Estate Planning and Retirement for Business Owner and Executives
- Grantor Trust/Living Trust
- Lawsuit Protection
- Bankruptcy and Credit Repair
- Asset Protection
- Solving IRS Tax Problems
- Medicaid-Preserving the Estate
- Insurance Applications
- Tax Savings Strategies
- Tort Law and Defenses

***DRC Can Assist You in Developing a Plan***

Through DRC's comprehensive planning, our financial planning specialists are dedicated to helping clients create a personalized financial outline. By utilizing the strength of DRC's comprehensive planning along with that of your certified estate planner, we can help you develop a financial plan geared to your specific goals. The plan we develop is based on ten factors which will allow you to have a complete understanding of your future commitment and goals.

***Funding Your Retirement***

When you provide basic confidential questionnaire information, such as your projected retirement age, your lifestyle goals and your tolerance for risk; Daniel, Russell and Charles can then create a personalized analysis report that covers your planning, such report will include:

- Projection of the growth of liquid assets and savings between now and retirement.
- Illustration of how well your projected retirement assets will provide desired retirement income based on expected retirement age, retirement income goals and anticipated sources of income at retirement.
- Discussion of distribution options including required minimum distribution, IRA rollover, and early distributions.





### ***DRC Comprehensive Planning***

Professionals and business people need assistance in planning and strategizing for the future. Estate planning can provide a means of transition and continuity when passing on your assets after your death. Estate planning also deals with current issues such as health care directives and durable powers of attorney. There are several basic estate documents you should consider. As part of the DRC Comprehensive Planning, your DRC Financial Advisor and DRC Certified Estate Planner can work with you and your advisors to review your estate planning needs.

### ***Revocable Trust***

Having a revocable living trust allows the assets held in trust to pass directly to beneficiaries without going through probate. This will reduce time and cost involved, all the while keeping the transfer of property private. You will have the ability to keep complete control over the trust and its assets- the property held in the trust is included in your gross estate. Your biggest concern will be naming a successor trustee to provide for a smooth transition and continuity in management of assets at your passing. This will ensure that your investments philosophy continues after your death. Naming a family member who knows your Financial Advisor or using one of DRC's Trust Group will help ensure this continuity.

### ***Estate Planning Analysis***

- Comparison of tax savings by utilizing a credit shelter trust versus a life insurance trust as part of an estate plan.
- Discussion of other effective estate planning techniques.

### ***Financial Planning is an Ongoing Process***

To reach your financial goals, you need a plan. DRC's comprehensive planning is designed to ensure that you develop a plan and force on your goals. Through periodic reviews with your DRC certified estate planner, you will ensure that your plan is still appropriate given your changing life circumstances.





***Daniel Russell & Charles Co.  
Finance Express Program***

DRC express program division will finance small business and corporations for operation capital projects from \$100,000 up to \$20,000,000. Our program guidelines and underwriting criteria will cover A+ to C borrowers. The loan value may be as high as 80% to 90% based on Debt Coverage Ratio.

***Commercial Express Program***

DRC has started the commercial program which also includes apartment projects. Our commercial focus being: strip malls, shopping centers with anchor tenants, office buildings, medical centers and manufacturing facilities (providing they are not single purpose use).

Income producing commercial properties with adequate debt coverage will be considered. In addition to our programs, DRC has affiliate relationships with numerous investors throughout the country they will underwrite and fund various projects of any size. We offer the following types of loans:

- Multifamily
- Retail Properties
- Office Properties
- Industrial Buildings
- Hotel Properties

DRC's commercial express program is designed to simplify the process. It gives the originator a response in record time, by simply submitting a few basic items.





Daniel, Russell & Charles Co. Business Planning is pleased to offer the following loan products:

***Private Placement***

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Private placement or private investment capital is money invested in your company usually from private investors in the form of stocks and sometimes bonds. A private placement offering generally means any type of shares issued by a small or growing company to raise capital. These offerings need not be registered with the Securities and Exchange Commission (SEC). Since commercial bankers' loan criteria and institutional venture capitalists' investment criteria are tightening, the private placement offering remains one of the most viable capital formation alternatives available for such companies.

The private placement has the advantage of reducing transactional and ongoing costs because of its exemption from many of the extensive federal and state registration and reporting requirements. It also enables a company to structure a more complex and confidential transaction, since those to whom it is offered are typically a small number of sophisticated investors. In addition, a private placement permits more rapid penetration into the capital markets than would a public offering of securities requiring registration with the SEC.

***Private Equity***

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Equity securities of companies that have not "gone public" (are not listed on a public exchange). Private equities are generally illiquid and thought of as a long-term investment. As they are not listed on an exchange, any investor wishing to sell securities in private companies must find a buyer in the absence of a marketplace. Private equity investors (also called financial sponsors or buy-out firms) typically hold their investments with the intent of realizing a return within 3 to 7 years. Generally, investments are realized through an initial public offering, sale, merger, or recapitalization.

***Business Acquisition***

DRC can provide up to 85% financing for the buyer, which equates to the seller walking away with more cash up front. We will finance 100% goodwill. On loans of \$25,000,000 or under, no minimum collateral value required. Loan terms are 10 years without real estate or 25 years with real estate.

***Partner Buyout***

DRC can provide 100% financing for partner buyouts. Terms 10 years to 25 years term with real estate.

***Equipment Financing***

DRC can provide 90% financing for equipment acquisition for a term of 10 years. Capital equipment, used for your business operation, (excludes licensed vehicles & rolling stock).

***Franchise Financing***

DRC can provide up to 85% financing on start up franchises or the purchase of an existing franchise business. Terms 10 years to 25 year term with real estate or franchise.