

THE KELLYS AND THE SANBORNS WORK TOGETHER AND PLAY TOGETHER, BUT THEY NEVER MAKE A MOVE WITHOUT CHARLIE

Arlene Kelly and Kim Sanborn have been best friends for nearly two decades. They've been business partners since they launched the successful medical administration firm, Healthcare Resource Solution, Inc. eight years ago. They're also neighbors, having built homes on the same street in Wilbraham. Their husbands, Joe Kelly and Barry Sanborn, are best friends and business partners, too. Joe and Barry run ProShred, a fast-growing, two-year-old company they own in partnership with their wives. Joe and Barry golf together, as do Arlene and Kim. The couples vacation together. Arlene and Kim even do their grocery shopping together. All of this is to say that the Kellys and the Sanborns rely on each other for pretty much everything. But when it comes to making decisions about their businesses and their personal finances, they also rely on Charlie Epstein. They don't make any kind of financial move without talking to Charlie first.

Charlie, who has more than 25 years experience as a Certified Family Business Specialist, works with HRSI and ProShred on financial strategy matters, long-term planning and employee benefits. He set up 401(k) plans for the companies. He helped draw up partnership and buy/sell agreements for the businesses. He helped find a lawyer and accountant for the firms. He provides sage counsel when there are important decisions to be made, something that comes up frequently when your businesses are as successful as HRSI and ProShred. HRSI, which handles billing, insurance submissions, appointment making and other services for physicians' offices, has grown from three to more than 100 employees in eight years. ProShred, which provides secure, on-site document and data destruction services, has a client base that stretches from Boston to New York City and is growing daily. "As our business has continued to become more complex, Charlie has helped us grow in the right direction," Arlene says. "A lot of our structure is in place because of him." Charlie also works with both couples on their personal finances, managing their investments and advising them on insurance matters. In fact, the couples trust in Charlie runs so deep that he has to trick them into meeting to review their financial pictures. "If we know that's what he wants to meet about, we'll just keep putting him off," Arlene says. "We tell him we don't need to know what's going on, because we know he's taking care of us."



Charlie can become a trusted advisor for your closely held business, too. Charlie was a member of the original class of Certified Family Business Specialists from the American College. His unique planning process, The Family CFO®, is designed to help people like the Kellys, the Sanborns and you achieve increased financial independence with reduced financial anxiety. And his Desirement Planning™ process provides hands-on advice and education about 401(k) retirement plans for family business owners and their staffs. Charlie's organization and expertise can help you get through all the twists and turns and keep your business growing in the right direction.

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Charlie Epstein, CLU, ChFC, AIF®, Certified Family Business Specialist
1500 Main Street • Springfield, Massachusetts • (877) 9-FAM-CFO
www.epsteinfinancial.com