



**MALDONADO
CONSULTING**
ADVISORY AND ACCOUNTING



Business Security - Corporate Governance

STRATEGYS OF STRENGTHENING

More than two thirds of family companies fail to transcend the third generation in their businesses. The success in your operation depends largely on the degree of institutionalization and legal and administrative certainty that you manage to achieve, because for us in the practice of HLB the complement of our specialized Corporate Governance services with special synergies to offer strategies has been very helpful complete of security and control of patrimonial risks.

1. KEY MAN'S INSURANCE. It guarantees the continuity of the organization if the key person or persons becomes missing or incapacitated, be it a manager, technician or employee whose fault would put the stability of the company in total or partial risk. Instantly protects the profits of the organization. It has tax benefits contemplated by the legislation. This strategy gives certainty to the company before credit institutions, suppliers, investors, clients, advisors' firms, etc.

2. PURCHASE & SALE OF SHARES. Guarantees the orderly transition of equity or social parts of the organization, in case of death, disability, liquidation or withdrawal of any of the partners. It avoids a situation of conflict of interest between the mourners and the surviving partners. It is a necessary strategy in the institutionalization of the company.

3. BENEFITS PROGRAM FOR MEDIUM LEVEL POSITIONS. Plans to retain the new talent. Savings and retirement, lifetime protection with capital accumulation, monthly disability income. With these schemes the company can consolidate a contingent fund to face the commitments of labor liabilities with its employees of trust and at the same time achieve their permanence in the company for long term or until their retirement.



These strategies are designed through an alliance with expert advisers in Risk Control and with our expertise in controlling their tax effects.

4. RETIREMENT PROGRAM FOR BUSINESS OWNERS. Creating your own foundation. We support entrepreneurs to turn business success into an accurate and stable retirement. The company can be claimed by different people and institutions, starting from the creditors as suppliers, tax authorities, unions, the investment partners and even the employees themselves. Through a retirement plan an entrepreneur can consolidate his own armored patrimony of third parties and with financial, tax, legal and succession benefits.

5. STRATEGIES FOR THE CONTROL OF INHERITANCE. Shielding and planning the transfer of liquid assets to the family. Having guarantees, control and speed at all times. Where the father or grandfather always has control of the resources. We give you ideas of how to transcend through children and grandchildren. Financial, tax and legal benefits.

6. INCREASE THE NET EQUITY VALUE. We all work a lifetime to create and consolidate an important heritage as part of a person's economic success. But when you die, the only sure thing is that your total assets will suffer a decrease in value as if you were going through a funnel, which will charge you an important number of concepts from costs of procedures and fees to state taxes. The approximate amount that a patrimony with a will or with donations in naked property will have to pay for the so-called patrimonial succession costs is estimated between 10% to 15% of the value of the total fate. We advise our clients, so that their Net Asset Value is equal to their Patrimonial Gross Value.