

# Our Personalized Approach

## Why BB&T Financial Insights?

As a business owner, running day-to-day operations can be exhausting. Dealing with suppliers, managing a staff, and marketing your products and services require valuable time. Strategic financial planning for yourself and your business often falls by the wayside. That's why BB&T offers Financial Insights, a roadmap for your financial future. With an expert by your side, you can focus on what you do best— running a successful business!



All we see is you.®

BB&T's Financial Insights planning for small business owners is a collaborative process that helps us work with you to better understand your business and provide value beyond our products and services. We will determine your most pressing and immediate priorities, the short-term needs to address within a year, and set our sights on long-term needs as well.

Your BB&T partner will walk you through a three-step process - Inquire, Discover, and Solve - to help you form action plans to both mitigate risk and grow your business.

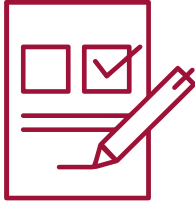
## Tangible Results

A Financial Insights planning session allows us to understand what really matters to you. It allows us to get to know you and your small business better. Your BB&T partner will seek to understand how your business is operating today, discuss five critical areas of importance and develop a road map to support the unique goals of your business.

*Running a successful business demands time, which is a precious commodity to business owners. Lack of time often results in neglecting important financial matters that could preserve the health of the business.*

## Small Business Insights

for your business, employees, family and you



### INQUIRE

about how your business is operating today

- Industry Comparison
- Financial Benchmarks
- Company Challenges
- Short-Term Goals
- Long-Term Goals



### DISCOVER

needs in 5 key areas

- Managing Cash Flow
- Leveraging Credit
- Managing Risk
- Providing Employee Benefits
- Personal Financial Needs



### SOLVE

needs to achieve your goals

- Suggestions & Ideas
- Roadmap
- Create value for you

### What Will You Experience During the Three-Step Financial Insights Process?

In the **Inquire** stage, we help you understand current trends in your industry, and we will explore the goals and challenges of your business.

- Your BB&T partner will share trends in areas like marketing, labor and technology that are affecting your industry.
- You will discuss both your short-term and long-term business goals, and the obstacles that may need to be overcome.

During the **Discover** stage your BB&T partner will listen as you discuss your business as it relates to five key areas of financial wellness. Some of the key questions to be covered are:

- Who are your customers and how do they pay you?
- How do you pay your suppliers? Your employees?
- Do you have plans to expand your business?
- How do you protect your business from unforeseen events?
- How are you preparing for your personal financial future?

The **Solve** stage creates a roadmap to your success as we work together to prioritize your needs in a detailed action plan, addressing important issues such as:

- Managing your cash flow
- Protecting your business
- Financing your business growth
- Providing employee benefits
- Preserving and growing your money
- Planning your exit strategy

**To learn more about BB&T Business Services, please call or email me at:**