



EMPLOYEE STOCK OWNERSHIP PLAN

ESOP

A smart way to boost employee engagement, plan succession, and offer retirement benefits.

What's an ESOP?

- An ESOP is a retirement plan that grants employees ownership in the company.
- Company sets up a trust, adds stock, and allocates shares over time.
- Employees cash out their shares when they retire or leave.

Fact: Over **6,300** companies in the U.S. use ESOPs—impacting **10+ million** employees and growing!

Why Consider an ESOP?

✓ Tax Benefits

- C-corps: Defer capital gains (Section 1042 rollover).
- S-corps: ESOP-held shares are federally tax-exempt.

✓ Employee Engagement

- Ownership = motivation = better performance.

✓ Succession Planning

- Sell to employees, not outsiders—preserve company culture.

✓ Retirement Security

- Share value grows with company success.



Other ESOP Variations?

LESOP (Leveraged ESOP)

- Company borrows money to buy stock for the ESOP.
- Loan repaid over time; shares gradually given to employees.

KSOP (ESOP + 401(k))

- Employees contribute like a 401(k).
- Company matches with company stock, not cash.
- Combines traditional retirement saving + ownership.

Is an ESOP a Good Fit?

It really depends on your goals, finances, and team needs.

Consult with Asset Strategy's Retirement Team before moving forward. Our contact information is on the next page.



Meet Asset Strategy's OCRO, Tim Black

Our OCRO Tim is a retirement industry veteran with over **30 years of experience** servicing retirement plan sponsors and participants. With a career beginning on Wall Street, a former CPA at a Big 4 CPA firm, and retirement plan administration, operations, and finance experience, **Tim has worked with employers ranging in size from 40,000 employees to single-employee startup plans.** Tim is also a Certified Plan Fiduciary Advisor with the National Association of Plan Advisors (NAPA). He has degrees in both Economics and Accounting from Boston University.

Why Partner with Asset Strategy?

1) Experience

- Decades of expertise in Retirement Plan Consulting across various industries.

2) Personalized Approach

- Customized solutions that align with your organization's unique goals and culture.

3) Commitment to Excellence

- Dedicated to delivering exceptional service and measurable results.

The Value of Independence

As an independent firm, Asset Strategy always prioritizes your best interests. We assume a fiduciary role in your retirement plan.



Your Dedicated Retirement Plan Consulting Team



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Let's Talk!



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Scan the QR code to schedule a meeting with our Director of Retirement, Tim Black.