

The Best Part of Your ESOP? What's Possible.

What if you could retire sooner than you thought, spend more time with the people you love, and enjoy the wealth you've spent years building? If the success of your ESOP has created meaningful wealth, now may be the right time to start asking questions. The sooner you understand your options, the more opportunities you may have to plan with confidence, and NPF Investment Advisors is here to help.

If you work at an employee-owned company, your Employee Stock Ownership Plan (ESOP) isn't just a statement you receive once a year. It could be the foundation of your future, helping you plan for retirement, support your family, or pursue dreams you've always had on the back burner. This is your retirement, your big dreams, your next chapter – and you don't have to figure it all out alone.

So, you're in an ESOP. Now what?

That's where NPF Investment Advisors comes in. As a partner of the Michigan Center for Employee Ownership (MICEO), NPF helps employee-owners take the next step: understanding the value they've created and exploring how thoughtful financial planning and investment management can help them make the most of their options. With a personalized, white-glove approach, NPF offers thoughtful financial guidance tailored to you, your goals, and the life you want to live. ***Grab your statement, make an appointment, and start dreaming!***

NPF Investment Advisors: *White-Glove Guidance for What's Next*

ESOPs provide employees the opportunity to own a part of the company they work for. This means each employee directly owns the success of the businesses they help build, and over time, that ownership is an important part of their financial picture. But knowing you have an ESOP and understanding how to make the most of it are *two different things.*

NPF Investment Advisors, based in Grand Rapids, MI, works with employee-owners to help bridge that gap. The goal isn't simply to understand a number on a statement. It's to understand what that number could mean for your future. For some, ***that might mean exploring whether an earlier retirement is realistic.*** For others, it could mean preparing for a major life milestone. Every ESOP and every financial situation is different. With

thoughtful planning, employee-owners can better understand their options and make informed decisions about the wealth they've worked hard to build.

Your plan starts with you. Your career, your family, your priorities, and your dreams are unique, and your financial plan should reflect that. If your ESOP has grown into a meaningful asset, understanding how it fits into your broader financial picture can be an important next step. Whether you're beginning to think about retirement, considering what's possible in the years ahead, or wondering how to make the most of the wealth you've built, having someone who can help you evaluate your options can make a meaningful difference.

"The true impact of an ESOP goes beyond the transaction itself. It creates a path for business owners to transition confidently into retirement while giving employees the opportunity to share in the value they've helped create over time." Dan Michaud, CFP, NPF Investment Advisors

Your ESOP. Your Dreams. Your Legacy.

Imagine what you would do with a clearer picture of your financial future.

Would you spend more time with your family? Create a legacy? Travel somewhere you've always wanted to visit? Help your children get a head start? Start a new chapter in retirement, or simply feel more confident about the years ahead? These are the kinds of questions that make financial planning personal.

For many employee-owners, the details of their ESOP can feel complicated. Understanding vesting, distributions, diversification rules, retirement timing, and the role company stock plays in a broader financial plan can take time. It's easy to put those questions off, especially when retirement feels far away or life is already busy.

But you don't have to wait until retirement is around the corner to start learning.

“One of the biggest misconceptions we see is that employees don’t know how to include their ESOP into their long-term plans. Because ESOPs operate differently than a 401(k) – and because each ESOP is different – it can be hard for families to know how to think about the opportunities and risks in the ESOP. In reality, for many long-term participants, it can become one of their most significant assets. Understanding how that ownership fits into the rest of their financial plan can help them make more informed decisions about retirement, family goals, and the future they want to create.” Dave Hodge, CFA, CFP®, NPF Investment Advisors

With a trusted financial professional, rather than wondering what your ESOP might mean someday, you can understand your options and make decisions today that reflect the future you want to create.

You may discover opportunities you hadn't considered. Or you may simply gain a clearer understanding of where you stand and what steps make sense next. Either way, knowledge gives you a stronger foundation for planning ahead.



For Business Owners, Employee Ownership Can Be Part of Your Next Chapter, Too

While ESOPs create opportunities for employees, they can also offer business owners a unique path toward retirement and succession. For many founders and owners, an ESOP offers a way to transition ownership while preserving company culture, rewarding employees, and creating a plan for the future of the business they've spent years building.

But selling to an ESOP is only one part of the journey. The proceeds from a business transition often create a new set of financial planning considerations, including investment management, tax strategies, retirement income planning, charitable giving, estate planning, and legacy goals.

NPF Investment Advisors works with business owners before, during, and after an ESOP transaction to help them navigate these decisions. Whether you're evaluating employee ownership as a succession strategy or preparing for life after the sale, thoughtful planning can help ensure the wealth you've created through your business supports the future you envision.

Just as employee-owners benefit from understanding the opportunities their ESOP creates, business owners can benefit from a comprehensive plan that helps turn years of hard work into lasting financial independence, family security, and a meaningful legacy.

From Employee Ownership to Financial Independence

After 25 years with an ESOP-owned company, John and Mary Smith (names changed) had accumulated more than $3 million in their ESOP and 401(k) accounts. The company's success had created life-changing wealth, allowing them to consider retiring earlier than expected, helping their children with college, and enjoying more time together.

However, because most of their wealth was tied up in retirement accounts, accessing those funds before age 59½ was a challenge.

NPF Investment Advisors developed a customized 72(t) distribution strategy, creating a reliable income stream without early withdrawal penalties. With a plan aligned to their financial goals, John and Mary could retire on their own timeline and enjoy the opportunities their employee ownership journey made possible.

This is the value of working with advisors who understand the unique opportunities and complexities of ESOP wealth and retirement planning.

So, What's Possible Next?

Your ESOP may be one of the most important financial benefits you have — but do you know what it means for you?

Take a closer look at your ESOP statement. Learn about your plan's vesting and distribution rules. Ask questions about how your ownership fits into your broader financial picture. And consider speaking with a financial professional who understands ESOPs and can help you explore your options.

You have already put in the work. Now it's worth taking the time to understand what that work may make possible. Because an ESOP isn't just about the company you help build. It's also about the future you're building for yourself.

At MICEO, we're proud to work alongside sponsors like NPF Investment Advisors, who help bring the personal side of employee ownership into focus.

You have a stake in the business. Now it's time to explore what's possible for you.

NPF INVESTMENT ADVISORS

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