ZELNIKER DORFMAN
PRIVATE WEALTH
AT STEWARD PARTNERS

BUSINESS OWNERS

Build the Business. *Protect the Wealth.*

Growth. Liquidity. Protection. Transition.

You built your business by staying focused on growth, not estate planning or portfolio diversification, but that same focus can leave your personal finances exposed. Whether you are just getting started or preparing for an exit, the financial decisions you face as a business owner require strategies built specifically for your stage of the journey.

INSIDE THIS GUIDE

- Why Business Owners Are Different
- Our Team
- The Business Owner's Financial Journey
- Why Owners Choose Us
- Our Services

WHY BUSINESS OWNERS ARE DIFFERENT

Your Financial Life Doesn't Fit a *Standard Template*

Your income fluctuates. Your net worth is largely illiquid. Your business and personal finances are intertwined in ways that may make standard financial advice dangerously incomplete.

Many financial advisors are trained to manage accumulated wealth. Few understand the complexity of building it inside a business and separating it strategically over time.

At Zelniker Dorfman Private Wealth, we are dedicated to serving business owners. We understand the tension between reinvesting in your business and building a financial life outside of it. We help you do both, intelligently, and at every stage.

Below, we've outlined what we believe business owners typically need to address at each stage, and how we can help.







OUR TEAM

When you work with Zelniker Dorfman Private Wealth, you are assigned a dedicated advisor who knows your situation, your goals, and your career timeline. You will never be passed to an associate or handled by a team you have never met. Our advisors bring decades of combined experience working exclusively with business owners.



Scott Zelniker, *CRPC™, CRPS™*
Executive Managing Director,
Wealth Advisor



Peter Dorfman
Executive Managing Director,
Wealth Advisor



Jordan Zelniker, *CEPA®*
Wealth Management Associate

THE BUSINESS OWNER'S FINANCIAL JOURNEY

Where Are You *Today?*

Every stage of business ownership brings a new set of personal financial questions. Here's some things that matter most, and when.

LAUNCH & EARLY GROWTH

- *How do I pay myself without starving the business of capital?*
- *Should I incorporate as an LLC, S-Corp, or C-Corp? What does it mean for my taxes?*
- *How do I protect my personal assets if the business fails?*
- *Can I still save for retirement when I'm reinvesting everything?*
- *What insurance do I actually need right now? What can wait?*

GROWTH & SCALING

- *My income is growing, how do I reduce my tax bill legally?*
- *I'm starting to accumulate cash. What should I do with it beyond the business?*
- *How do I set up a retirement plan that works for a business owner (Solo 401k, SEP-IRA, defined benefit)?*
- *My personal net worth is mostly tied up in my company. Is that a problem?*
- *How do I protect what I've built from lawsuits, divorce, or unexpected events?*



MATURITY & OPTIMIZATION

- *How do I start building wealth that is completely independent of my business?*
- *What's my business worth, and how do I use that to plan my financial future?*
- *How do I handle key employees: equity, compensation, and retention without giving away the company?*
- *Should I be doing charitable giving through the business or personally?*
- *When does estate planning become urgent, and what should I do first?*

EXIT, TRANSITION & LEGACY

- *What's the difference between a strategic sale, an ESOP, and passing the business to family?*
- *How do I structure a sale to minimize capital gains taxes?*
- *I'm about to receive a large lump sum, how do I not make a costly mistake with it?*
- *How do I replace the income the business was providing me?*
- *What does my financial life look like the day after the deal closes?*

WHY OWNERS CHOOSE US

We Work Alongside You From Day One, Not Just at the *Finish Line.*

Many advisors wait for you to accumulate wealth before they engage. We do the opposite: we help you build personal financial security in parallel with your business, so you're not starting from scratch when the time comes to step back. Because we coordinate your tax strategy, investments, retirement plan, insurance, and estate plan as one integrated system, not disconnected silos, nothing falls through the cracks and every decision reinforces the next.

- Tax Strategies
- Entity Structure & Formation
- Retirement Planning (Solo 401k, SEP-IRA, Defined Benefit)
- Investment Management
- Wealth Accumulation & Diversification
- Insurance & Asset Protection
- Exit & Liquidity Planning
- Business Succession Planning
- Estate & Legacy Planning Strategies
- Charitable Giving Strategies



Steward Partners, its affiliates, and Steward Partners Wealth Advisors do not provide tax or legal advice. You should consult with your tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

OUR SERVICES

Everything a Business Owner Needs. *Under One Roof.*

We act as your personal CFO; proactive, not reactive and across every area of your financial life.

01

Tax Planning & Entity Structure

We help you choose and maintain the right business structure from day one, and build an ongoing tax strategy that is designed to keep more of what you earn, including self-employment tax reduction, income timing, and deduction optimization.

02

Retirement Plans for Business Owners

From Solo 401(k) and SEP-IRA to cash balance defined benefit plans, we design retirement strategies that seek to maximize your personal contributions while using the business to fund them and often saving tens of thousands in taxes each year.

03

Exit & Liquidity Planning

Whether you're 2 years or 10 years from an exit, preparation determines outcome. We help you understand your business's value, structure a sale designed to minimize capital gains, and plan for the financial life that begins when the deal closes.

04

Investment Management

We build and manage diversified investment portfolios designed around the realities of business ownership to include: irregular income, concentrated equity, and the need to accumulate personal wealth independent of your company.

05

Insurance & Asset Protection

We assess your exposure, liability, disability, key-person risk, buy-sell agreements and help ensure the right coverage is in place to protect your business, your family, and the personal wealth you've worked to build.

06

Estate & Legacy Planning

We coordinate with your estate attorney to help ensure your business interests, personal assets, and family wishes are aligned. From basic wills and trusts to sophisticated generational transfer and charitable planning strategies.

ZELNIKER DORFMAN
PRIVATE WEALTH
AT STEWARD PARTNERS

Experience Matters, Knowing the Right People Can Make *All the Difference.*

We'd welcome the opportunity to learn about your situation and share how Zelniker Dorfman Private Wealth can serve as the financial partner you've been looking for.

CONTACT INFORMATION

NEW YORK

99 Park Avenue, Suite 1910,
New York, NY 10016

212-364-0350

FLORIDA

2 North Tamiami Trail, Suite 602,
Sarasota, FL 34236

941-217-7024

EMAIL

ZDPrivatewealth@stewardpartners.com
scott.zelniker@stewardpartners.com
peter.dorfman@stewardpartners.com
jordan.zelniker@stewardpartners.com

© 2026 Zelniker Dorfman. All rights reserved.
Securities are offered through Steward Partners Investment Solutions, LLC ("SPIS"), registered broker/dealer, member FINRA/SIPC. Investment advisory services are offered through Steward Partners Investment Advisory, LLC ("SPIA"), an SEC-registered investment adviser. SPIS, SPIA, and Steward Partners Global Advisory, LLC are affiliates and collectively referred to as Steward Partners.