BUSINESS OWNER AUGUST, 2026

NEWSLETTER

EMPLOYEE BENEFITS FROM A BUSINESS PERSPECTIVE

As businesses grow, so do the decisions that shape their future. Hiring, retaining employees, managing cash flow, and planning for growth are all connected. This month, we look at employee benefits from a business perspective and share practical ideas to help you evaluate what may create long-term value for your business.

ASK GREG & PHIL

Q: Should every business offer the same employee benefits?
A: Not necessarily. The right benefits depend on your workforce, business goals, budget, and stage of growth. Periodically reviewing your strategy can help ensure it continues to support your objectives.

ACTION TIP

If you asked your employees to name the one benefit they value most, would you know the answer? Understanding employee priorities can help guide future benefit decisions.

EMPLOYEE BENEFITS ARE OFTEN VIEWED AS A COST

Employee benefits are often viewed as a cost. Still, they can be an investment. A competitive benefits package can help attract qualified employees, improve retention, reduce turnover costs, increase productivity, and strengthen employee satisfaction. Over time, these advantages can contribute to more stable operations and long-term business growth.

BUSINESS OWNER CHECKLIST

·Review your current employee benefits.

·Evaluate employee retention trends.

·Review cash flow before adding new expenses.

·Discuss tax considerations with your CPA.

·Identify one improvement to consider before year-end.

CASH BALANCE PLAN STRATEGY

Benefits should fit comfortably within your operating budget. Before adding a new program, review current cash flow, projected revenue, and upcoming expenses. Sustainable growth often begins with healthy cash flow.

PLANNING AHEAD

Employee benefits should evolve as your business evolves. A package that worked for five employees may not meet the needs of a team of twenty. Periodic reviews help ensure your benefits continue to support both employees and business objectives.

TAX INSIGHT

Certain employee benefit programs may offer tax advantages depending on the type of plan and current tax rules. Discuss available options with your CPA before implementing changes.

FROM OUR BLOG

Peace of Mind with a Plan → **Read more**

Worried about whether you're saving enough, paying too much in taxes, or prepared for the unexpected? Discover how a financial plan can help

OUR NEXT EVENT FOR BUSINESS OWNERS

Join us on **August 19 for Owners Circle, a networking luncheon** featuring business attorney Daniel S. Trimmer. Connect with business owners and gain practical business insights.

or visit: **www.eventbrite.com/e/owner-circle-tickets** Click here→ **RSVP**

Join Our

OWNERS CIRCLE

Join us to connect with local business owners, hear from our featured speaker, and build relationships that support business growth. Lunch will be provided.

Wednesday **August 19, 2026** | Time **11:30-1PM** | **TowneBank** Ballantyne | Lunch **Provided**

Lunch, learn & connect

DANIEL S. TRIMMER
Business Attorney
Business Formation • Commercial Contracts • Commercial Litigation

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For dedicated **support with an existing** account, please get in touch with Lisa at: lisa@mainviewwealth.com

Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review here: Google Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7