



Steinberg Advisors, Ltd.

Strategies that maximize your success

Whether you run a business, professional practice or family estate, you want more than just an accountant. You want an advisor who can show you how to enhance your wealth and achieve your business and personal financial goals.

This is exactly what Steinberg Advisors specializes in doing. Since our founding, we have focused on proactively helping clients grow their businesses, improve profitability and achieve the greatest possible success in their financial matters.

Not just the service you need. The guidance you want.

We offer accounting, tax, business consulting and personal financial planning services designed to make a positive impact on your business and financial well-being. Our goal is to continually find new ways to increase your success and achieve your goals.

To this end, we're not just entrepreneurial and proactive. We're also insightful and innovative.

And we take a big picture point of view that enables us to see things others might miss.

As a result, we're able to come up with advice and ideas that take you further than you may have thought possible. More important, we help you implement those ideas, too.

*See the difference we can
make for you*

In addition to having significant experience in helping closely held businesses and their owners meet challenges and seize opportunities, our professionals share a passion for excellence that translates into an exceptionally high level of service for you.

We invite you to review the information presented here, and then contact us. Once you meet with us, you'll understand why you should become a client.

The responsiveness you expect The care you deserve

At Steinberg Advisors, we place a high value on building strong, caring and lasting client relationships, because we believe that we can't really serve someone we don't know. Before we work with you, we take time to learn about your business, family, finances and goals, so we can get a good understanding of where you're coming from and where you want to go.

When serving you, we make sure you always have direct access to the professionals at our firm who are working with you. And we communicate frequently to see how you're doing, how we're doing and how else we can advance your success.

In a word, we care about you, your business and your family. We've put together a team of professionals who genuinely like their work and the clients they serve. We truly believe you won't find advisors who are more attentive, responsive and pleasant to work with.

Your success is our goal

We're fully aware that we succeed only to the extent that we help our clients become more successful. So we view every client relationship as a partnership in which we're strongly invested.

Our mission is to be the preferred certified public accounting and business consulting firm in the Chicago metropolitan area for closely held businesses and for individuals with financial and tax planning needs. We aim to fulfill this mission by:

- Providing high quality, timely and proactive service delivered with a passion for accuracy, excellence and effectiveness,
- Helping clients achieve their goals, and
- Continuing to develop our knowledge, skills and capabilities, so we can offer clients an unparalleled breadth and depth of service.

We measure our success by the degree to which we make a positive impact on your business and personal finances. But we don't rest on our laurels. Instead, we strive to constantly improve your success.



Adding value to every service we provide

When we work with you, we don't just deliver the services you need. We proactively look for ways to give you the extra value you deserve, so you maximize your success.

Our goal is to deliver highly personalized service characterized by extensive shareholder involvement. We believe our combination of responsiveness and expertise translates into exceptionally attentive and effective service.

Our capabilities include:

- Helping you achieve your goals
- Audits, reviews and compilations
- Tax planning and preparation
- Business entity selection
- Financial planning for individuals
- Family office services
- Retirement and succession planning
- Merger and acquisition assistance
- Employee benefit plans
- Human resources consulting
- QuickBooks and accounting services

In addition, we have access to resources of other firms throughout the country and around the world through our participation in accounting associations. So we can leverage our capabilities with those of other member firms to meet your service needs in practically every location both here and abroad.

We know what keeps you up at night

Our professionals have worked with many businesses in a variety of industries including manufacturing and distribution, construction, real estate, telecommunications, professional services and healthcare.

We are not only familiar with the issues and challenges that face businesses like yours, but we also know how to prevent these issues and meet these challenges, so you achieve your goals. Bottom line: You don't just move your business ahead. You sleep better at night, too.



Let us help you move to the next level

We know you have a choice of accountants and financial advisors. But we truly believe that we offer a type and level of service you'll find hard to match for responsiveness, thoroughness and cost-effectiveness.

We'd like to hear from you.

We welcome the opportunity to put our tax, accounting, business, and financial expertise to work for you. Please contact us and we will provide you with service and strategies that will maximize your success.



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Tax planning that enhances your wealth

Because taxes can dramatically impact your business's profitability, and therefore your wealth, proactive tax planning is critically important to achieving your financial goals. That's why, at Steinberg Advisors, tax planning services are the heart of what we offer to successful individuals like you.

Our tax services team consists of highly trained and experienced professionals who are among the very best at helping business owners and other clients minimize their tax burdens and maximize the wealth they transfer to loved ones. Our tax and estate planning services include:

- Tax planning for closely held businesses, including S corporations, partnerships, LLCs and other flow-through entities
- Selection of business structure and fiscal year
- Opportunities in cost segregation and research and development credits
- Personal income tax planning and filing
- Representation before the IRS and other tax authorities
- Roth IRA conversions and investment reviews
- Self-employment tax compliance
- Tax-advantaged education funding strategies
- Asset protection and wealth transfer strategies
- Estate planning and trust tax administration

Experience you can rely on

Our advisors have years of experience in helping business owners and other high net worth individuals save tax and preserve their wealth. Our team includes experts in tax law and estate planning strategies, as well as credentialed Personal Financial Specialists. You can rely on us to provide the very best in tax and estate planning services.

You can also count on us to regularly be in touch with you to learn about changes in your situation that might require adjustments in your plans, as well as to make sure your plans are being properly implemented. And you can trust us to deliver our services with the highest degree of professionalism, courtesy and concern for your personal well-being.

Let us help you achieve your financial goals

To learn more about how we can help you save tax and achieve your wealth preservation and transfer goals, contact our office. We welcome the opportunity to discuss your situation and put our tax expertise to work for you.



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Business consulting that maximizes your success

Running a profitable business takes more than just nerve, brains and hard work. It also requires the support of professionals — like those at Steinberg Advisors — who not only understand the challenges involved, but also know how to meet them.

Our accomplished team of business consultants is ready to assist you in these and other areas:

- Start-ups, mergers and acquisitions
- Business structure and organization
- Strategic, exit and succession planning
- Profitability enhancement and cost reduction
- Business financing and financial planning
- Advisory board formation
- Medical practice management

Hands-on business experience

Steinberg Advisors has decades of experience in helping the owners of closely held businesses grow and maximize profitability. Our firm has grown through strategic decision-making, and members of our firm have direct experience in owning and running our business. We know what it takes to manage costs and make tough decisions about structure, direction and transition.

In helping you develop plans and goals, we make it a point to not be overly broad or radical. Instead, we focus on the aspects of your business that have the greatest importance and on the actions most likely to improve your profitability and achieve your financial objectives. As a result, you get advice that's both high-impact and cost-effective.

Put our expertise to work for you

To learn more about how we can help you more fully achieve your business objectives, contact our office. We welcome the opportunity to discuss your goals and objectives and assist you to meet them.



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More than just a financial statement

Whether you need a compilation, review, audit or other financial report, you want more than just timely statements and accurate numbers. You want continuity of involvement by the firm's top professionals, efficient service and help in achieving your financial goals.

This is exactly the type of value-added assurance services that Steinberg Advisors excels in providing. Our shareholders are highly involved in performing audits and providing other assurance services. And because of our entrepreneurial mindset, we are always looking for ways to improve your accounting systems, internal controls and profitability.

As a result, we don't just deliver financial reports that conform to the highest professional standards. We give you value-added recommendations aimed at increasing your success.

Our cost-effective accounting services include:

- Audits, reviews and compilations
- Employee benefit plan audits
- Due diligence and agreed-upon-procedures services
- Nonprofit organization audits and compliance reports
- Internal control reviews and consulting
- Inventory audits and cash-flow projections

Save time and money

We have significant experience in providing accounting services for businesses of all types and sizes, from start-ups to multi-generational companies. Our firm is actively involved in our professional associations and their committees.

We make sure our accounting teams are well prepared and work as nonintrusively and efficiently as possible, so you save time and money. And we make it a point to always be accessible and responsive, so we can promptly resolve any issues that arise.

See what value-added service means

To put our audit expertise to work for you, contact our office. We welcome the opportunity to discuss your needs and assist you to meet them.



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Worry-free family office services

Taking care of family money matters can be a daunting task, especially if you're preoccupied with your business, retired or otherwise not up to seeing that bills are paid, taxes minimized and assets protected.

Even if you have assistance with certain pieces of the financial puzzle, chances are no one is putting it together for you in a way that enables you to see the whole picture and make sure you're taking the right steps to achieve your goals for yourself and your family.

Proactively looking out for you

This is exactly what Steinberg Advisors' high-impact family office services are designed to do. We offer outsourced CFO services scaled to your specific needs and driven by a passionate concern for your financial success.

We are ready to be of assistance in these and other areas:

- Planning for and preparing income tax returns
- Filing payroll taxes for household help
- Paying individual or family bills
- Monitoring insurance policies
- Organizing and conducting family meetings and retreats
- Setting financial goals and strategies
- Reviewing estate and asset protection plans
- Educating family members about financial matters
- Developing and implementing charitable giving programs
- Funding education for family members

In everything we do for you, we strive to be not only timely, thorough and accurate, but also proactive in looking for ways to improve your family's financial situation. Our goal is not simply to do what needs to be done, but to show you what could be done to better achieve your goals.

Let us do the worrying — so you don't have to

When we work with you, we don't just mind the details. We aggregate all of your financial matters so that you get a comprehensive view of your financial situation, and we can make sure that nothing falls through the cracks. The result is a better overall financial plan, greater family understanding of your finances, and freedom from worry about your financial matters.

To learn more about our worry-free family office services, contact our office. We welcome the opportunity to discuss your needs and put our tax, accounting and financial planning expertise to work for you.



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Success-building solutions for professional services firms

Whether you're a lawyer, architect, consultant or other professional, you can't just focus on serving clients. You also must pay attention to the business side of your firm. Otherwise, you'll find yourself in financial difficulty and worrying about your personal finances, too.

Running a profitable professional services firm takes more than expertise in a certain profession. It takes tight management, careful accounting and smart tax planning, as well as the assistance of advisors — like us — who can help you get to the next level of success.

We help maximize your success

At Steinberg Advisors, our Professional Services Industry team has decades of experience in meeting the tax, accounting, management and financial planning needs of clients like you. We have helped hundreds of firms in the start-up phase grow and then maximize their profitability, so their owners can enjoy financial well-being, too.

As a result, we know the issues and challenges you face, as well as how to handle them. We are ready to help you with these and other aspects of professional services firm management:

- Accounting systems and internal controls
- Tax planning and business structure selection
- Financing, billing and collections
- Compensation and benefits planning
- Budgeting, cash management, and profit enhancement
- Retirement and succession planning
- Risk management and insurance planning
- Recruiting, human resources and employee benefits consulting
- Personal tax, estate and financial planning
- Strategic planning and M&A assistance
- Outsourced bookkeeping and accounting services
- Audits, reviews and compilations

Our clients include law firms, architectural and engineering firms, IT consultants, insurance agencies, human resource consultants and other professional services providers. And clients range in size from sole practitioners to firms with dozens of employees.

Service that delivers results

When we work with you, we consider ourselves part of your team, assisting you to advance your success. To this end, we take time to understand your firm's identity, culture, goals and situation, so the recommendations we make help you achieve your goals.

We measure our success by the results our services deliver. So we don't just do what you ask. We proactively look for ways to help you attain a higher level of business and personal success.

Let us improve your financial health

To learn more about how Steinberg Advisors can help take your firm to the next level, contact our office. We welcome the opportunity to discuss your needs and goals and put our deep knowledge of professional services firms to work for you.



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We help healthcare practices enjoy financial health

Running a profitable medical or dental business is a real challenge. You not only have to attract and care for patients, but you also need to pay close attention to the business side of the practice: billing, collections, taxes, financing and human resources, to mention a few. And you have to consider your personal financial matters, too.

To do all this, you need the assistance of advisors who know the healthcare practice business and can help you enhance revenue, manage costs and achieve your financial goals for your practice, yourself and your family. This is where we come in.

Experience you can rely on

At Steinberg Advisors, our Healthcare Practice Services team has significant experience in meeting the tax, accounting, practice management and financial planning needs of physicians, dentists, and other medical professionals. We have helped hundreds of practices from start-up grow and maximize their profitability, so their owners can enjoy financial well-being.

As a result, we know the issues and challenges you face, as well as how to handle them. We are ready to help you with these and other aspects of practice management:

- Coding, billing, collections
- Accounting systems and internal controls
- Financing and revenue cycle management
- Retirement and succession planning
- Cost reduction and profit enhancement consulting
- Personal income taxes and financial planning
- Recruiting, human resources and employee benefits consulting
- Compliance with HIPAA and other requirements
- IT systems and electronic medical records (EMR)
- Insurance and managed care issues
- Outsourced bookkeeping and accounting services
- Compilation of financial statements

Our clients include hospital-based and office-based practices in a variety of specialties, including anesthesia, pathology and radiology, as well as dentistry, gynecology, internal medicine, ophthalmology, pediatrics, psychiatry and surgery. And we serve practices of all sizes, from sole practitioners to large medical groups.

We're always on your side

When you're our client, we work as a physician's advocate who's always looking out for your best interests. This means we help negotiate favorable terms with lenders, vendors, insurers and hospitals, show how to comply with regulations, and work on improving your business as if it were our own.

Also, we do our best to be always available to talk or meet with you, even if that means coming to your office at 5:00 in the morning or 7:00 in the evening. In a word, we're totally dedicated to your financial success.

Let us improve your financial health

To learn more about how Steinberg Advisors can help you take your practice to the next level, contact our office. We welcome the opportunity to discuss your needs and put our knowledge of healthcare practices to work for you.



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Manufacturing knowledge you can rely on

Operating a successful manufacturing/distribution business is a tough job. You not only have to manage inventory, operations, human resources and cash flow. You also need to negotiate financing, minimize taxes, market aggressively and think strategically about your future.

To do all this, you need the assistance of advisors who know the industry and can help you control costs, improve efficiency and boost profitability. This is where we come in.

We know what keeps you up at night

At Steinberg Advisors, our Manufacturing Industry Services team not only has hands-on experience in manufacturing, it also has years of proven success in helping the owners of manufacturing and distribution companies achieve their business and personal financial goals.

We know the challenges you face, as well as how to meet them. Our specialized services for the manufacturing/distribution industry include:

- Inventory and standard costing
- Cash flow projections and break-even analyses
- Accounting and financial reporting
- Audits, reviews and compilations
- Tax planning and projection work
- Strategic, exit and succession planning
- Cost reduction and profit enhancement consulting
- Financial planning and assistance with financing
- Recruiting, human resources and employee benefits consulting
- Assistance with mergers, acquisitions and business sales

Involved, proactive service

Because we have an entrepreneurial mindset, we get actively involved in helping you achieve your business objectives. We continually review your financial statements, proactively call you with questions or suggestions, and meet with you frequently to keep in touch with what's going on. We're simply not the kind of firm you hear from only once a year.

As a result, you get high-impact advice about how to better manage operations, inventory, people and finances. You get someone to talk to about tough decisions. And you get service that's as concerned about your personal success as your business's bottom line. It's as if we were invested in your company or part of your management team.

Give yourself the Steinberg advantage

To learn more about how we can help you take your manufacturing/distribution business to the next level, contact our office. We welcome the opportunity to discuss your needs and put our industry expertise to work for you.



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Success-building services for real estate entrepreneurs

Developing, owning and managing properties is a tricky business, especially in today's economy. Coming out on top requires careful planning, smart deal-making and a high tolerance for risk. These are things you're good at.

But success in real estate takes more than guts, smarts and money. It also requires the assistance of professionals who know the industry, understand entrepreneurs and can help you stay on top of the business, so you minimize taxes and maximize the return on your investment. This is what we're good at.

Experience you can rely on

At Steinberg Advisors, our Real Estate Industry Services team has significant experience in helping commercial and residential property developers, owners and managers take the steps necessary to achieve their financial goals and build their success. So we understand the many tax, accounting, financial and organizational challenges you face, as well as how to meet them.

Our specialized services for the real estate industry include assistance with:

- Entity and tax structuring
- Tax planning and preparation
- Accounting systems and internal controls
- Financing and debt forgiveness
- Operational reviews and cost reduction
- Forecasting and financial reporting
- Budgeting, projections and feasibility studies
- Audits, reviews and compilations
- Exit strategies, bankruptcy and entity dissolution
- Section 1031 like-kind exchanges
- Recruiting and human resource consulting

We're also very good at helping you get organized, so work gets done right and on time.

Hands-on, high-impact service

Unlike advisors you hear from only when taxes are due, we get actively involved in helping you achieve your business objectives. So we continually review your financial statements, proactively call you with questions or suggestions, and meet with you frequently to keep up with what's going on.

As a result, you get hands-on, high-impact advice about how to operate more efficiently and profitably. You get experienced help with tough decisions. And you get professionals who are as concerned about your business success as you are.

See the difference our expertise makes

To learn more about how we can help you take your real estate business to the next level, contact our office. We welcome the opportunity to discuss your needs and put our real estate expertise to work for you.



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