

# The Truth About ESOP Professional Fees

## The Problem:

There are ESOP providers who don't mind providing their client with a "*partial project*" rather than a complete ESOP. Their favorite tactic is to quote a price that includes only a small portion of the total services needed to fully install a new ESOP in a Sponsoring Company.

Their second major mistake is to convince the unaware and trusting Client that they do all of the tasks necessary to fully install an ESOP. *Well, they don't!* Furthermore, they will tell the Client that all those other tasks and services are not necessary. *Well, they are!* If you run across a Company that has been approached by one of these groups that claim to have "The ESOP Solution," do the following:

*Require that the group (legal or tax advisor) claiming to have "The ESOP Solution" pre-sent a written quote, detailing each and every work item covered for their fee.*

## And Then:

Compare that list with the extensive list of work items ATICG provides its clients:

- a. An experienced Project Manager, with many years of deep ESOP experience, using a *checklist containing 249 separate work items*, manages each project. Our team manages and processes each engagement from start to finish. We do it all, and we do it on time, within budget, with excellence, and with NO surprises.

- b. Retain all professionals necessary to successfully complete the project:

*Consultant/Project Manager\**  
*Law firm representing the ESOP\**  
*Law firm representing the Company\* And Then:*  
*Independent Trustee representing the plan participants\**  
*Independent Repurchase Liability Study\**  
*Independent Valuator representing the ESOP\**  
*Valuator representing the Company/Seller\**  
Third Party Administrator  
Lender for ESOP loan, including structuring & negotiating terms  
Professional Investment Advisor  
Expert in Funding for Repurchase Liability  
Estate Planning Experts

- c. The Client pays one established and quoted fee, which pays *ALL* costs and *ALL* professional fees required to install an ESOP (items in red). The items in black represent costs in addition to ATICG's Team fee; however, we bring the additional professionals into the project as well – we know who to use and who will have the client's best interest in mind; No hidden charges; no added costs; no hourly fees, no surprises. We believe our fees to be among the lowest in the industry, while using the most experienced and qualified professionals in the industry. *Our total fees – including all of the above experts listed in Red - generally equals about 4% to 15% of the Tax Savings that the Company could not otherwise obtain.*

## Bringing All the Pieces Together

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