

What is a D-U-N-S Number ?

The D-U-N-S Number is a unique nine-digit identification sequence, which identifies business entities, while linking corporate family structures together. Establishing your business credit file can help you with the following:

1. Obtain better interest rates and terms from banks and lenders Increase the likelihood that others will extend credit to you.
2. You could receive lower insurance premiums such as workers' Compensation, which makes it easier for business partners to assess the risk of doing business with you.
3. A business credit file enables other companies to assess your creditworthiness before making critical decisions about whether to do business with you, and at what terms.

Not having a business credit file with D&B (or having an incomplete file) can make your company appear to be unsound financially and could cost you valuable business.

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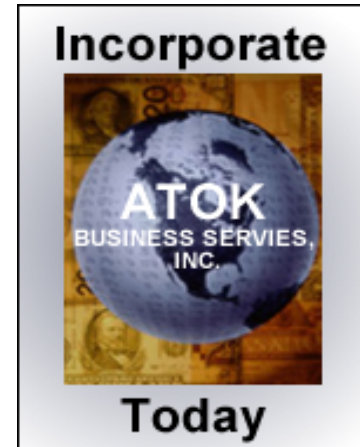
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*Information
Brochure*

Why Incorporate?

Incorporation means taking your business to a new level that can provide numerous benefits. Essentially, when you incorporate a business, instead of remaining in a partnership or a sole proprietorship, you establish the business as an entity separate from you. As a corporation, you may get tax benefits, reduce your liability toward the business' debts, be able to more appropriately value your company if you plan to sell it, and may be able to more effectively raise money.

Typically, the number one reason for choosing incorporation is that it limits your personal liability. Provided you do not commit illegal or negligent acts while running the business, you are not staking your personal property if you find yourself with debts you can't handle or a lawsuit that threatens your personal assets. Incorporation provides protection.

People can sue your business, or they can attempt to collect debts from your business, but in most cases, whatever you personally own cannot be taken for debt collection or to pay off lawsuits. Since incorporation provides you with an entity, which is the business, many people like the feeling of asset protection. The business is not you, even if you run it, and therefore you are not in most cases liable if the business fails.

What makes each formation different ?

Limited Liability Company (LLC)

The LLC is a relatively new type of hybrid business structure that is now permissible in most states. It is designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership.

Formation is more complex and formal than that of a general partnership. The owners are members, and the duration of the LLC is usually determined when the organization papers are filed. The time limit can be continued if desired by a vote of the members at the time of expiration. LLC's must not have more than two of the four characteristics that define corporations: Limited liability to the extent of assets; continuity of life; centralization of management; and free transferability of ownership interests.

C Corporation

A corporation, chartered by the state in which it is headquartered, is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

S Corporation

A traditional corporation, known as a C corporation, is taxed as a separate entity, leading to double taxation of corporate income and dividends to shareholders. An S-corporation, on the other hand, is a corporation that elects to be treated as a pass-through entity (such as a sole proprietorship or partnership) for tax purposes. Since all corporate income is "passed through" directly to the shareholders who include the income on their individual tax returns, S-corporations are not subject to double taxation.

Professional Corporation

A legal structure authorized by state law for a fairly narrow list of licensed professions, including lawyers, doctors, accountants, many types of higher-level health providers and often architect. Unlike a regular corporation, a professional corporation does not absolve a professional for personal liability for their own negligence or malpractice. The main reason why groups of professions choose this organizational structure is that, unlike a general partnership, owners are not personally liable for the malpractice of other owners.

Nonprofit Corporation

A non-profit organization is a group organized for purposes other than generating profit and in which no part of the organization's income is distributed to its members, directors, or officers. Non Profit corporations are often termed "non-stock corporation".

Non-profit organizations must be designated as nonprofit when created and may only pursue purposes permitted by statutes for non-profit organizations. Non-profit organizations include churches, public charities, political organizations, volunteer services organizations, research institutes, and some governmental agencies.