



Ironwood Mechanical Contractors, LLC

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Business Insights Report

Helping you plan how your business fits into your life goals

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Equity risk assessment

Protecting the value you have built

Preserving the value of the equity you own means having a plan that reduces uncertainty in moments of crisis or change. This assessment shows where there are potential exposures in the plan today.

Typical documents that make a plan

-  Operating / shareholder agreement *Reviewed*
-  Buy-sell agreement *Reviewed*
-  Insurance policies *Reviewed life and disability insurance*

The ideal plan should

- ✓ Address how each owner’s equity will be treated under key events such as death or disability
- ✓ Define who equity will transfer to, how the transfer will occur, and under what conditions
- ✓ Establish a clear and appropriate process for determining the value of the equity
- ✓ Identify funding sources like insurance, reserves, or installment payments that provide sufficient liquidity for required or desired buyouts
- ✓ Maintain aligned terms across all governing agreements, policies, and related documents
- ✓ Reduce the likelihood of conflict, confusion, or uncertainty during life’s hardest moments

Value of equity owned

\$2,998,114

Risk to equity owned

 **High**

Key findings

 **The documents reviewed may not properly protect your equity**

Initial analysis identified **5 critical and 2 moderate potential exposures** hidden in the documents reviewed.

 **Funding sources may be insufficient or misaligned with plan**

Initial analysis was either unable to identify a funding source, identified a funding gap in an existing source, or identified potential misalignments that could hinder its ability to fully support a desired transfer.

Next steps & planning opportunities

 Review existing agreements to remove potential exposures	Work with a legal professional to review and update the key agreements governing how your equity is treated in the event of key risk scenarios like death, disability, dispute, divorce, and business distress.
 Update funding strategy	If a buyout is required or desired after an owner’s death, it’s important to have funding available for that event. Insurance, reserves, or installment payments can provide sufficient liquidity and should be aligned to the buyout structure. Work with your team of professionals to identify the best funding plan for you.