

# Your business should enable your life goals

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We are here to help you understand, plan for, and protect one of your most important assets.



# You have worked hard to build a business that provides



## Compensation today

The compensation you draw from the business each year is critical.

Your family, lifestyle, and savings goals depend on it.

## Liquidity tomorrow

The equity you have in the business is valuable.

Unlocking this value at exit will help you accomplish your long-term goals.

## A lasting legacy

Your business has a bigger impact than you may realize.

You have the opportunity to leave a legacy for the next generation.

# Gain clarity on how your business fits your life plan



Optimize your compensation to balance current needs, saving for the future, and reducing taxes



Estimate what your business is worth today and the main factors driving valuation



Estimate what your business needs to be worth to reach your goals



Identify hidden risks to your business and equity value and mitigate them



Identify what a successful transition / exit looks like given your goals

# Optimizing annual cash flow requires balance and planning



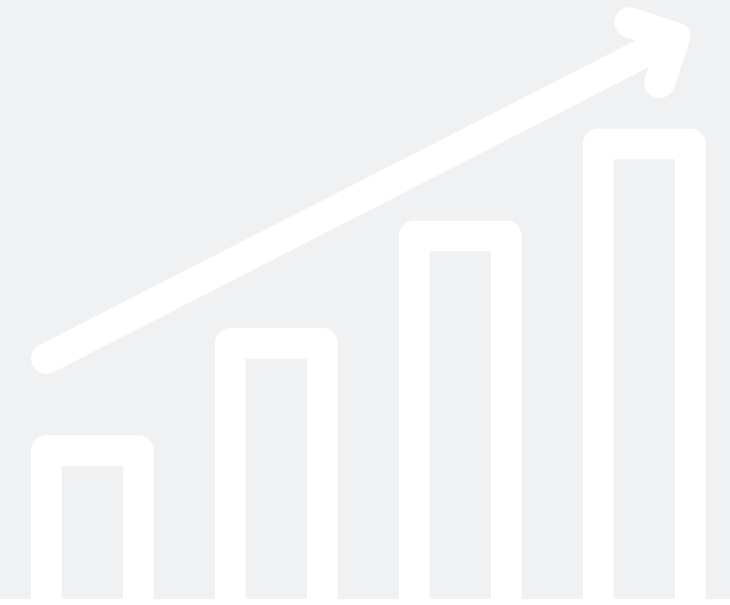
## Why it matters

Optimizing current needs, savings for retirement, and reinvestments in the business ensures you're making the most of your earnings.

## Important to think about

- ✓ How much of your business earnings should be taken as income v. saved v. reinvested in business growth?
- ✓ Does the business need to grow to hit your income and savings goals?
- ✓ What considerations should you keep in mind to reduce taxes across your business and personal finances?

# Estimating your business valuation informs a lot of big decisions



## Why it matters

Understand the liquidity potential of the business in the future and identifying how much of your wealth is concentrated in the business is critical to your plan.

## Important to think about

- ✓ How much is my business worth today?
- ✓ What are the main factors informing that estimate?
- ✓ What does my business need to be worth to achieve my goals?
- ✓ How much do I need to grow to reach my ideal valuation?
- ✓ What levers can I pull to improve my valuation?

# Protecting against the unforeseen ensures life stability



## Why it matters

In the event of death or disability the equity value you have created may become inaccessible or lost completely.

## Important to think about

- ✓ What happens to my equity value or that of business partners in the event of death or disability?
- ✓ Will my loved ones be able to access the value of my equity in the event of an unforeseen death or disability?
- ✓ Will there be cash from the business or a buyer for my equity to be liquidated at its current value if needed?

# A successful future exit requires prioritization and planning



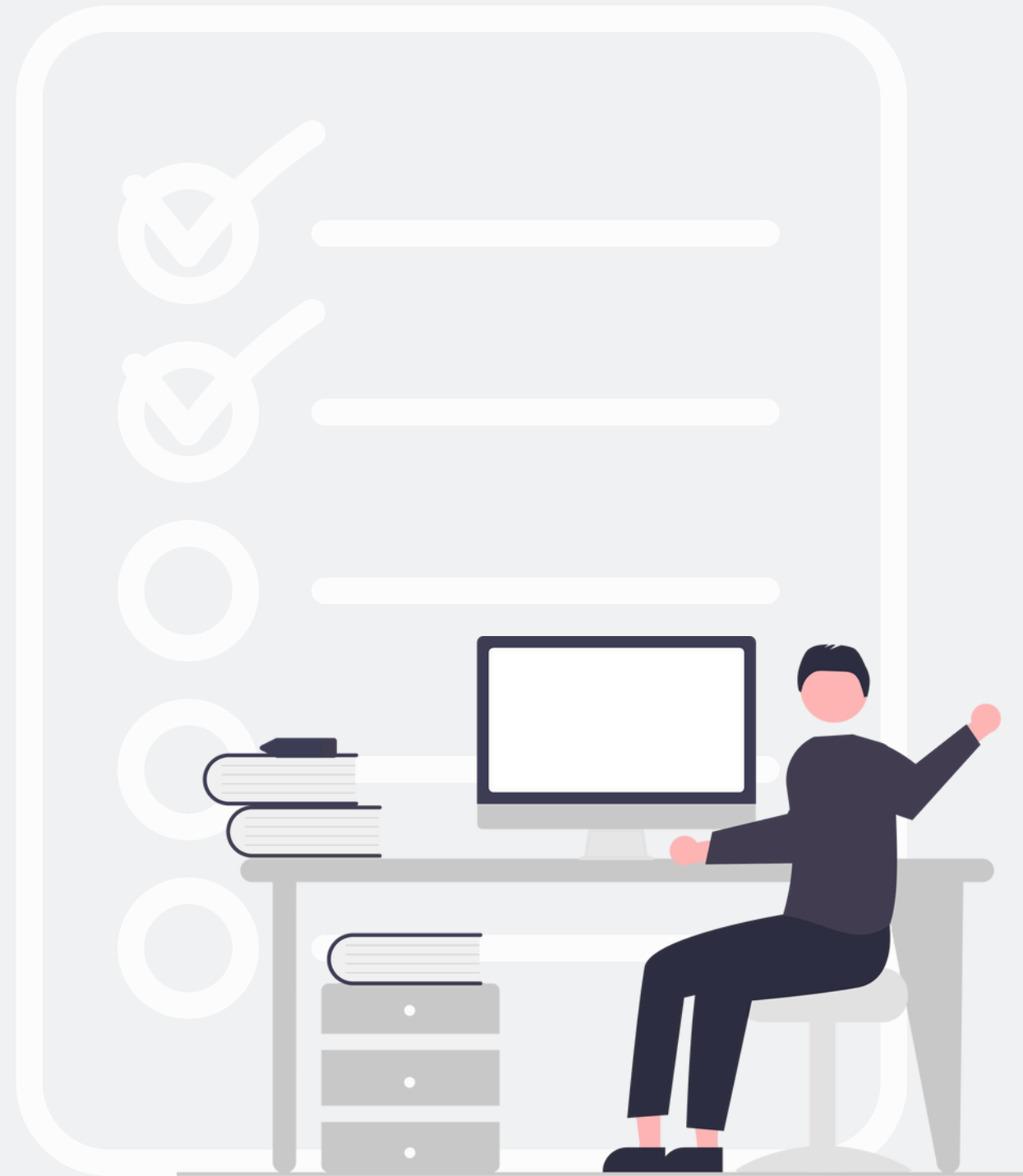
## Why it matters

Transition and exit from a business looks different for every owner.

Make sure your priorities are realized when the time comes.

## Important to think about

- ✓ When would it be ideal to transition out of the business?
- ✓ How much cash do I need from exit to fund my life goals?
- ✓ What am I optimizing for? (Payout, continuity, etc)
- ✓ What could the right buyer look like?
- ✓ What could the right transaction / structure look like?



# Contact your advisor to learn more

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Our business owner planning services give you access to the valuation, growth, and risk insights you need to prepare for the future.