

A BUSINESS SUCCESSION EVENT WILL HAPPEN

DISABILITY?

RETIREMENT?

DEATH?

> > > YOUR BUSINESS TIMELINE > > >

TERMINATION?

DIVORCE?

BANKRUPTCY?

SOMETHING HAPPENS – WITHOUT A BUY SELL



UNCERTAINTY

- Family income
- Family benefits
- Family receiving fair value for the business



INSTABILITY

- Impact on business
- Impact with lenders
- Business cash flow
- Family interference



INSECURITY

- Does this keep you up at night?

WITH A BUY SELL



CERTAINTY

- Family income
- Family benefits
- Family receiving fair value for the business



STABILITY

- Impact on business
- Impact with lenders
- Business cash flow
- Family interference

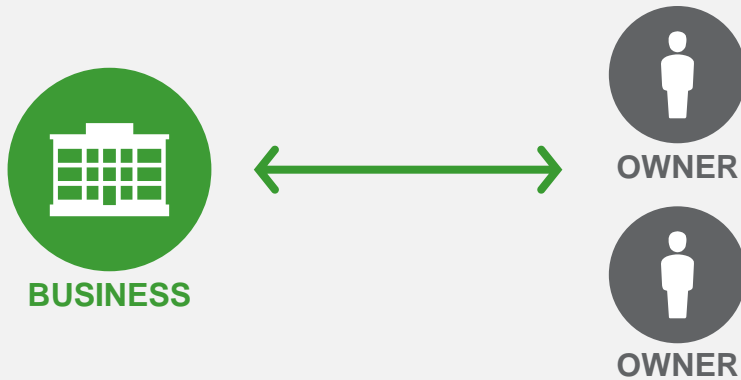


SECURITY

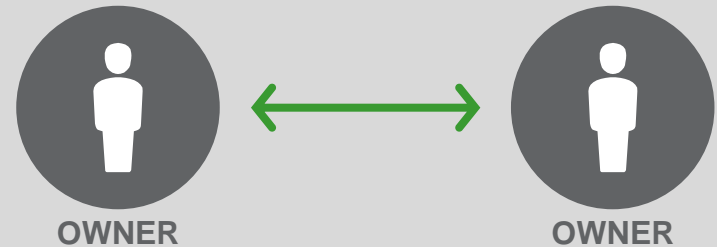
- Does this keep you up at night?

COMMON TYPES OF BUSINESS SUCCESSION PLANS

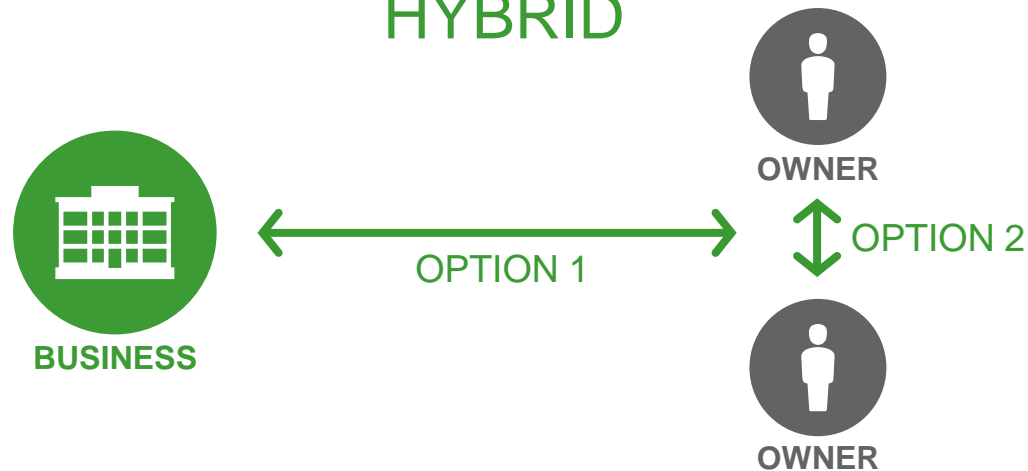
ENTITY PURCHASE



CROSS PURCHASE



HYBRID



HOW YOU PAY

SAVINGS AND SURPLUS



THIRD PARTY OR INSTALLMENT LOANS



LIFE INSURANCE



CONSIDER

- ▶ Actual outlay
- ▶ Sales needed to acquire the funding

MOVING AHEAD – THINGS TO CONSIDER

TYPE OF
BUY OUT

VALUATION

TRIGGER
EVENTS

FUNDING

DISABILITY?

RETIREMENT?

DEATH?

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