

Considerations when planning for a sale

Should you decide to sell your business, planning is a key component to help achieve your personal and financial goals – it's never too early to start. Below are examples of some factors to consider:



	1 – 5 years before	Up to 1 year before	Up to 1 year after	1 to 2 years after
Professional	<ul style="list-style-type: none"> Monitor industry trends and business cycles to identify good timing for the sale Build a team of trusted advisors (CPA, attorney, etc.) to help you prepare the business and create as much value as possible Fine-tune the business model Prepare employees and managers for the transition Identify the right investment banking team and start looking for potential buyers 	<ul style="list-style-type: none"> With the investment banking team, focus all your energy on getting the best deal 	<ul style="list-style-type: none"> Be respectful of new management if you still occupy a position within the firm 	<ul style="list-style-type: none"> Reassess work / career aspirations
Personal	<ul style="list-style-type: none"> Prioritize needs, goals and wishes, taking into account lifestyle and income planning after the sale Understand the roles and responsibilities of family members and their goals Prepare family members for the transition phase and consider a more formal family governance structure Think about your role after the sale 	<ul style="list-style-type: none"> Prepare for the next phase of your life by thinking about new things to explore and do 	<ul style="list-style-type: none"> Take time to reconnect with family and friends Think about your goals for the year ahead and how you will fulfill them 	<ul style="list-style-type: none"> Settle into your new role and pursue lifetime goals
Financial	<ul style="list-style-type: none"> Consider wealth transfer strategies to optimize tax-efficient transfers to family members, if desired Consider allocating your assets to conservative and diversified investments Explore strategic lending opportunities to meet your cash flow and/or liquidity needs Review life insurance coverage to ensure your family is adequately protected 	<ul style="list-style-type: none"> Do not be distracted by your investments; rather, rely on your plan, process and structure Finalize and implement and remaining pre-sale philanthropy and income tax planning strategies 	<ul style="list-style-type: none"> Execute and trust your plan, which may include investing your net proceeds Separate accounts for taxes, consumption and investments 	<ul style="list-style-type: none"> Invest according to your personal financial plan; connect regularly with your Financial Advisor to discuss your evolving financial life and long-term planning strategies

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