

Business Planning Services

Know the Value of Your Business

There is a variety of valuation methodologies that can be used to determine the value of your business, and no one method will satisfy every need. Determining the value of your business is necessary and may affect you in a variety of ways, such as retirement income planning, buy-sell agreement funding, business protection and wealth transfer.



Informal Business Valuation Proposal

Sale-to-income challenge

Whether you need to create a market for the sale of your business or provide protection in the event of your death, creating a solid financial plan for your business may be critical to your future. The chart below illustrates the sale-to-income challenge for business owners.

Sales Price \$200,000 Income Goal Sale price (\$5 million) \$175,000 needed to support income \$150,000 goal (\$200,000) \$125,000 \$100,000 \$75,000 \$50,000 \$2M \$4M \$6M \$8M

Complimentary informal business valuation

Working with a team of CPAs, attorneys and consultants, I can provide you with a complimentary informal valuation using five commonly used valuation methods. Then we'll determine a plan of action to help meet your business objectives and goals.

Common questions to consider

- Retirement Income Do you anticipate your business will be the primary source of your retirement income?
- Exit Planning Have you identified who will buy your business and for how much?
- Business Protection Have you considered the effect to business earnings and the resulting value of your company if you were to lose a key employee?
- Wealth Transfer Are you confident in the value your heirs would receive if you died without a buy-sell agreement in place?

- Survivor Income Given the amount of business income used to support your spouse and/or other beneficiaries, would they be able to maintain their desired standard of living after your death?
- Income Protection Upon an accident or severe illness, would you be able to meet present financial obligations (business and personal) during that stressful time?

Please complete the following information:

1. Business name:	a flow-through organization.):%
1a. Owner(s) name:	
1b. What is the nature of your business?	
2. Type of business entity: C corporation S corporation Sole proprietorship* Partnership 3. Total number of employees: 1-9 201-500 10-50 501+ 51-200 4. Number of business owners: 1 3 4+ 5. How many years has the business been operating? 6. Annual growth rate: %	9. To whom do you intend to sell? Family Key employee Third party Co-owner 10. Names, phone numbers and addresses of the following professional advisers: Attorney: Accountant: Banker: 11 Three full years of company income statements and balance sheets or three full years of company tax returns
Provide information for Advanced Solutions use: Date	
	□ CFP □ CLU® □ ChFC® □ CEBS □ LUTCF
	Phone Phone n Team, 866-946-3209. If you have questions, call 800-654-4278, ext. 75328. Informal balance sheet of business assets and liabilities.
FOR MOR	E INFORMATION

WE'LL GIVE YOU AN EDGE®

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