withum
WEALTH MANAGEMENT

Client-First Approach. Conflict-Free Advice.

THE SALE OF YOUR BUSINESS

One of the greatest ways we can add value to our clients is by removing the emotional aspect from investment decisions. Our team has successfully guided numerous entrepreneurs/families through some of the most significant monetary events in their lifetime. Helping clients prosper in a new phase of life is one of our strengths.

New Challenges Await

The sale of a business will be a one-time event for most, but the planning and education process should begin, ideally, before any sale proceeds are contemplated or counted. Many of our clients have encountered pleasant and unpleasant financial and non-financial aspects related to selling their business. Our expertise can help now and decades into the future.

Clear communication on matters such family loans, future inheritance, charitable intent, and any new goals and objectives will prove invaluable. We help facilitate difficult conversations as well as maintain an ongoing desired level of openness with designated family members. Our knowledge of the near and longer-term accumulation, preservation and distribution phases of wealth allows our team to develop and monitor a multi-generational game plan.

Key Considerations To Keep In Mind

- Does your estate plan account for your current financial position?
- How important is the creation of a financial legacy that potentially stretches generations?
- Have your core capital / spending needs changed?
- Has consideration been given to asset protection strategies?
- Have your charitable intentions changed?
- Are you planning to stop working / building or are you intending to return to work in some fashion?
- Have you taken steps to insulate some portion of your investable assets from significant market fluctuations?
- Can you now find time to “take care of yourself” - after all, the goal should be to enjoy your enhanced financial position.

WITH YOU

Every Step of Your Journey

You've worked hard to build your business.

Let us help protect, manage and grow your wealth after the sale.

We know selling a business is an extraordinary accomplishment and a major life event. We help ensure the transition into the next chapter of your life is as smooth as possible. We'll work closely with you and your team to create a plan that meets your needs and helps achieve your goals.

Let Our Experience and Expertise Guide You Throughout The Entire Process:

Pre-Sale Wealth Analysis

Evaluate and stress-test potential sale terms including specific deal structures.

Assess lump-sum, stock vs. cash, installment sales, earnouts, and partial sales.

Proceeds Protection

Initiate a 'Sale Proceeds Protection Strategy' to ensure your wealth remains liquid, earns income and offers you protection.

Post-Sale Wealth Analysis

How have your future goals changed?

Define core capital needs, separate excess capital, help establish short and long-term goals.

Establish your priorities for future generations.

Forming & Executing Estate Plan

Drive the execution of your estate plan to reflect lifestyle, risk tolerance and multi-generational goals.

Give consideration to asset protection, reducing federal, state & local tax liabilities and charitable endeavors.

Investment Management Execution

Design a tailored and continuously-monitored program to suit your needs of today and the future.

Create a distribution strategy emphasizing liquidity and recognizing sequence of returns risk.

Comprehensive Wealth Planning

Seamlessly integrate all aspects of your business and personal life into one living, breathing financial blueprint for success - ensuring that all of your assets are working towards your specific goals and cash flow needs.