LEGACY BUSINESS ADVISORS

PLAN NOW... FOR A BETTER EXIT LATER

A PROVEN 5-STEP EXIT/SUCCESSION PLANNING PROCESS FOR SMALL BUSINESS OWNERS

MARK J. DORMAN, CLU, ChFC
CERTIFIED FAMILY BUSINESS SPECIALIST
PRESIDENT & FOUNDER
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“

MARK DORMAN AND HIS TEAM HAVE CREATED THE BEST MODEL I’VE SEEN FOR PROVIDING BUSINESS OWNERS WITH THE ADVICE AND SUPPORT THEY NEED TO DEVELOP A SOUND TRANSITION PLAN AND MAXIMIZE THEIR CHANCES OF WINDING UP HAPPY, AT PEACE, AND FINANCIALLY SECURE AT THE END OF THE PROCESS.

”

- Bo Burlingham, author of *Finish Big: How Great Entrepreneurs Exit Their Companies on Top*

PLAN NOW...

PROLOGUE

WHY PLAN FOR THE LEGACY YOU WANT TO LEAVE – AND WHAT HAPPENS WHEN YOU DON'T?

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CHAPTER ONE

PROLOGUE

WHY PLAN FOR THE LEGACY YOU WANT TO LEAVE – AND WHAT HAPPENS WHEN YOU DON'T?

> "IT'S SO OVERWHELMING… I DON'T KNOW WHERE TO BEGIN… I PUT THAT ON THE BACK BURNER FOR NOW."

That's what I hear time and again when speaking to small business owners about exit or succession planning. It's overwhelming because most business owners have never spoken to a trained professional with proven success in assisting hundreds of business owners transition out of their business. But that's exactly what I've done—along with members of my team, many of whom have successfully exited their own business.

When I'm asked, "Where do I begin?"—I ask, "What's important to you—and what do you want for the future of your business, your legacy, your family, the community and your employees and customers?"

I start probing about how these stakeholders will be provided for after you retire or leave this earth.

Whether you have just a few employees or a few thousand—you have control over a small economy and have powerful influence on your employees and their families. They are depending on you, and assume you have a plan in place for your exit or succession. Ask yourself, how do you want to be remembered when you're gone?

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A GOOD EXIT-PLANNING PROFESSIONAL IS ADEPT AT HELPING YOU NAVIGATE THE EMOTIONAL COMPONENT OF DETERMINING WHAT MATTERS MOST TO YOU.

No one runs a successful business alone. As a fellow business owner, I get that. It takes a team. In addition to employees, your team may include your accountant, attorney, financial advisor, banker, and a mentor or coach. Each professional has their niche, whether it's taxes, legal or operational issues. Together this team makes your business what it is today.

Just like the team at your company, you need a team of professionals to help you define the legacy you want to leave. This team should be able to challenge you and illuminate your preferred path.

For you, maybe that means working until the day you die. Or, it could mean selling the business to employees or transitioning it to a family member. Maybe maximizing a financial windfall could be the most important objective you have, which is fine as well. Please know that any of these paths are possible—but you have to begin planning. And the sooner the better.

Wandering aimlessly is NOT a plan, and it certainly won't secure your legacy. Furthermore, it doesn't fulfill the responsibility you have to the many stakeholders counting on you to do your job. That's the challenge I place before my clients.

It's the kind of challenge that has led hundreds of small business owners to take action—because on our own, most of us will do nothing. And doing nothing will most likely leave nothing behind.

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INTRODUCTION

GETTING STARTED IS EASIER THAN YOU THINK

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CHAPTER TWO

INTRODUCTION

GETTING STARTED IS EASIER THAN YOU THINK

So now you're convinced. You want to plan for a successful exit or transition from your business. And you've chosen to work with an exit-planning professional: one who coordinates the efforts of the other professionals in the room to help you maximize the chances of a successful outcome—the transition of your business.

WHEN YOU ARE DETERMINING WHO TO WORK WITH – KEEP IN MIND ONE SIMPLE RULE:
EXPECT AN ON-GOING RELATIONSHIP.

That's really the only way you'll succeed in developing a plan that works best for you over the long haul. As your goals and objectives change, certainly your business will also change.

Unless you walk in simply saying "sell my business" (which most exit-planning professionals don't do), small business owners usually come in with these objectives:

- ***Walk me*** *through the process – so I understand how it works and what I should be thinking about.*
- ***Guide me*** *as I evaluate my needs and identify my objectives.*
- ***Help me*** *design a strategy to successfully exit my business or pass to it on to others.*
- ***Assist me*** *in implementing my plan and coordinating my team of professionals.*

And though not all exit-planning professionals do this, our team adds a uniquely valuable aspect to the relationship—one which I strongly suggest you look for in your exit planning relationship:

- ***Provide accountability.*** *Remind me of what I said was important to me – and help me stand by those goals and values.*

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GOOD EXIT-PLANNERS ARE BRUTALLY HONEST – BECAUSE THEY KNOW YOU ONLY GET ONE CHANCE TO DO THIS RIGHT.

So by now, you're probably thinking—"This makes sense, but how much are these services going to cost me?!"

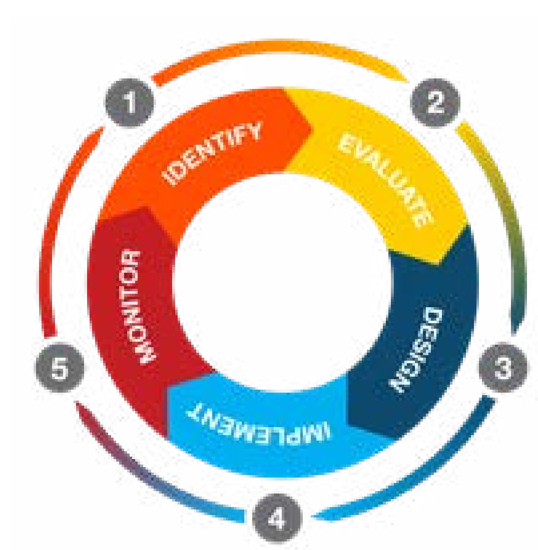
The fee charged by a reputable and trained professional will depend on the size and complexity of your business.

At Legacy Business Advisors, we start that conversation by asking our clients "How much is it worth for you to successfully transition your business and meet the objectives you set forth?" Once we agree on your needs, we propose a flat-rate consulting fee for the first year followed by a retainer that outlines the scope of our engagement.

The total fee is much more affordable than most business owners expect. They're often surprised by the fact that they can develop a plan giving them peace of mind and financial security for a relatively modest amount of money. That's the ultimate goal; to give you the best chance to be successful in meeting your stated objectives.

If all that sounds good to you—keep reading. I'm going to share with you our proven process , outlining the RQD steps necessary for successful exit planning for small business owners. It's built on these 5 key steps:

1. IDENTIFY
2. EVALUATE
3. DESIGN
4. IMPLEMENT
5. MONITOR



NOW LET'S DIG IN AND GET STARTED!

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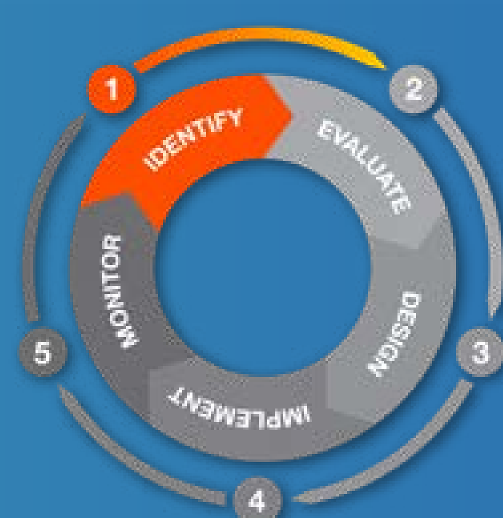

IDENTIFY YOUR TIMELINE, BUSINESS VALUE, RETIREMENT NEEDS & PREFERRED PATH

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CHAPTER THREE

STEP 1

IDENTIFY YOUR TIMELINE, BUSINESS VALUE, RETIREMENT NEEDS & PREFERRED PATH

Our team at Legacy Business Advisors worked many years to develop an effective exit and succession planning process for small businesses. It's a process that's worked for countless business owners, and I've decided to share it with you.

IT ALL BEGINS WITH IDENTIFYING YOUR TIMELINE.

Yes, the first step can seem overly simple, but it can be overwhelming. If you have no idea what your timeline is for transitioning out of your business, take heart. You're not alone. But it's a red flag. If you can't answer this foundational question, your business is in a precarious situation. The truth is—you need to develop a timeline. This eBook can't do that for you—but it can motivate you and educate you to do it for yourself.

DEVELOPING A TIMELINE MEANS ANSWERING SOME CRITICAL QUESTIONS:

When do you want to start transitioning out of your business? Is it one year? Five years? Or is it age specific—age 70, perhaps? Maybe this decision is driven by responsibilities that lie outside your business, to your aging parents or a special needs child? Or perhaps it could be time specific—such as when you fulfill a long-term contract to a specific customer? Maybe you're the business owner who is certain you want to work until the very end because you love the work—and, after all, what else would you do?

Any one of these objectives are fine—they're just different. You just need to be certain to identify your own and move forward toward that goal.

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THE NEXT ESSENTIAL ITEM ON YOUR LIST IS TO IDENTIFY THE VALUE OF YOUR BUSINESS.

Research indicates that 98% of business owners don't know the value of their business. Yet most of them expect to successfully sell or transition their business in order to fund the vast majority of their retirement. But remember—less than 2% of this group know the value of their business! Crazy, isn't it?

I'm often amused when business owners tell me, "I already have a financial guy" and then I ask—what did their "financial guy" tell them about the value of their business? Often, I come to find out that their "financial guy" may manage some of their investments, perhaps some mutual funds, their IRA, or their 401(k) plan—but doesn't know the value of their client's largest asset. Again – that's crazy!

So why don't most business owners know the value of their business? Because for years, it's been too expensive and time-consuming to find out. Typical business valuations in my region of the country have historically run $8-20K and can take months to complete. Most business owners only value their business when they're forced to, due to a divorce, estate planning, charitable giving, etc. *Knowing the value of your business is absolutely essential in creating a successful business transition plan. And totally logical, as it is most likely your largest asset.*

BUSINESS VALUATION TIP:

For an easier, faster, and less expensive way to determine the value of your business, check out BizEquity at legacyadvisorsnetwork.bizequity.com. BizEquity is the world's leading and only patented online business valuation service. BizEquity was created by my good friend Michael Carter and is based in Philadelphia, PA. To date, BizEquity has helped millions of small business owners and their advisors to identify the value of one's business in a better, faster, and more affordable manner.

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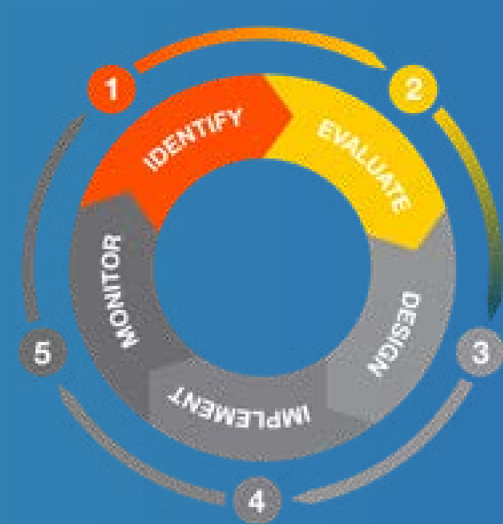
STEP 2:



EVALUATE YOUR INCOME GAP, NON-BUSINESS ASSETS, HEALTH OF BUSINESS

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CHAPTER FOUR

STEP 2

EVALUATE YOUR INCOME GAP, NON-BUSINESS ASSETS, HEALTH OF BUSINESS

NEXT, PERFORM A FORMAL RETIREMENT NEEDS ANALYSIS.

Before you retire, you must determine how much monthly income you'll need to provide for a comfortable retirement on an *after-tax basis*. (Author's note: Please be sure to consider post-retirement healthcare needs and any intended vacation and/or travel.)

Once you determine the appropriate amount, you can begin to focus on these assets and income sources to determine how much of that income they can produce.

These include:

» Social Security benefits for both you and your spouse

» Non-business-related assets (brokerage accounts, etc.)

» Qualified plan assets (IRA, 401(k), etc.)

» Passive investments (investment real estate, business-related real estate, etc.)

Once you know your preferred income need and the total income your assets can produce, you simply subtract one from the other.

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For example, let's assume you need $15,000 per month of retirement income and the above programs and investments produce $8,000 per month. This leaves you with an *income gap* of $7,000 per month that you would seek to cover with funds from the transition of your business. Once again, this is why knowing the value of your business is critically important.

In my experience, a business owner's assets are heavily concentrated in their business. They simply don't have a lot of other investments like 401(k) balances etc. Just imagine, as with any gambler (entrepreneur), all their "chips" are in the middle of the table and tied to the success or failure of their largest investment—their business. This is why we stress to younger business owners the need to build wealth outside of their business and to do so early and often—as it creates so much more flexibility at the end of their working years!

Knowing your *income gap* is only one step in the equation. The real trick is figuring out how to MONETIZE the value of your business into streams of spendable cash. Keep reading—because you're going to learn how to do just that.

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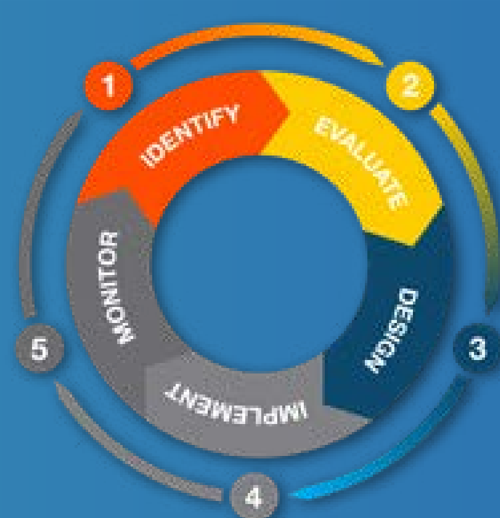
STEP 3:



DESIGN YOUR ROADMAP, “WHAT IF” SCENARIOS, PRIMARY & SECONDARY PLANS

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CHAPTER FIVE

STEP 3

DESIGN YOUR ROADMAP, "WHAT IF" SCENARIOS, PRIMARY & SECONDARY PLANS

NEXT, IT'S TIME TO CHOOSE YOUR PREFERRED SUCCESSION OR EXIT PLAN.

After settling on a timeline, learning what your business is worth, and completing your retirement needs analysis, you're now ready to start creating your transition plan.

You need to ask yourself:

» Are there currently key employees or "insiders" who could successfully lead my business and take it to the next level?

These could include your children, children by marriage, or non-related key employees. But business owner, beware! You need to be radically honest about whether these individuals are truly capable of running not only a business, but YOUR business.

Are they good leaders? Are they bankable? Are they able to assume the additional responsibilities needed to replace you? Are they risk-takers? If you have those people in place—that's fantastic! But remember—they will be asked to fund a significant part of your retirement income. You will be asked to be "the bank" in this situation, which puts you in a risky position to receive the income from this transaction. After heartfelt soul-searching, you may determine that key employees or family members are NOT capable of running your business—or perhaps not without some additional help. You have to

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be brutally honest with yourself. After all, you're betting a big part—and perhaps all—of your retirement income on them.

» Should I sell my business to a third party?

If you opt to sell your business to a third-party buyer, your overriding objective—more than likely, is to maximize the value of your life's work while minimizing your tax liability. But note: this is an arduous process. Just like fixing up a house before it goes on the market, you'll need to "dress up" your business. During the sales process, potential buyers will be turning over every stone, and seeking every opportunity to reduce your asking price. Again, this requires you to be radically honest and objective with yourself.

Ask yourself:

Is my business attractive? Who are the potential buyers? Why would someone want to buy my business? Do I have a high level of customer concentration that creates a revenue risk for potential buyers? Does the business have truly ***transferable value***—or is it centered around ME, and my ability to manage relationships and keep things moving along? And, last but not least, what would happen to the value of my business if many of my key employees choose to leave immediately after I do?

» Should I become an investor/owner?

We often ask our clients "Why would you sell your business if the proceeds you receive could never replace the income you earn or the discretionary benefits you currently enjoy from it?" That's why there are times when it makes more sense to become the "Investor/Owner".

Let's say you could sell your business to a third party for $3M. Assuming a 20% tax hit, you'd net $2.4M. If you could earn 4-5% on that amount, your replacement income would be about $120,000 per year. But today, that same business is providing you with $300,000/year earned income (plus discretionary expenses like meals, automobiles, cell phone bills, travel, etc.). Why would you choose to sell your best asset only to generate less than half that amount during your retirement?

That is why we sometimes advise our clients to hire and incentivize a professional manager or management team to operate (and grow) your company. You can maintain a higher income, a better lifestyle, and hopefully see the value of your business grow over time—so when it is time to sell, the business is worth an even greater amount.

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So now you know the three most common exit strategies from a small, closely-held business: transfer to insiders, sale to third party, or become an investor owner.

But depending on the size of your business, you may also want to consider these options:

» Employee Stock Ownership Plans or ESOPs can be a very viable exit strategy. There are specific business characteristics that must exist for an ESOP to make sense, for example, size, industry, employee demographics, and ownership objectives.

  ESOPs present tremendous legacy and tax planning opportunities for the exiting owner and, for the right type of company, a tremendous wealth-building opportunity for the remaining employees of the company. Numerous books have been written on ESOPs. I encourage you to explore them should the above meet your objectives

» The "Non-Exit" Exit. This is where you elect to "die at your desk." You've chosen to work as long as you're able for any of a number of reasons; you love what you do, you've realized that your entire identity is tied up in your business, or, in some cases, your spouse doesn't want you at home! We have many clients who love what they do and don't want to retire. The only negative aspect is failing to communicate this to your stakeholders. There's nothing wrong with this type of exit plan, after all, this is your plan. But you still need key succession management in place, because one way or another, we all leave this earth at some point in time. I urge you not to leave a "mess" for the people who have treated you well along the way.

NOW IT'S TIME TO DEVELOP A ROADMAP TO MEET YOUR FINANCIAL OBJECTIVES.

Our clients who have successfully exited their businesses share this in common: they started to plan early, and they developed various scenarios by which to transition or exit their business.

By working through multiple "what if" scenarios, we can develop a roadmap that leads to the best possible outcome for you.

Once we identify the path, we test and analyze your Plan A versus your Plan B and possibly other options – because life (and an exit plan) doesn't always go as we plan or hope. Let me tell you a story.

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Several years ago, a business owner client and his wife had been debating over whether or not to transition their business to their most key employee. They firmly decided this was their preferred "Plan A" and were reluctant to explore other options. After all, they knew the value of their business, they had reasonable income objectives and were confident that the value of their business could support the income gap we had identified. Everything was laid out perfectly—or so they thought.

Soon after deciding on Plan A, the business owner and his wife invited their key employee and his wife out to dinner. With great excitement, they delivered the news: the owner would soon be transitioning his business to this trusted, longtime employee!

The owner and his wife sat back, waiting anxiously to see the reaction of his intended successor. Wow, were they surprised. There was no joy, but only silence (you know, the awkward silence that makes everyone very uncomfortable?).

Their key employee and his wife struggled to get the words out: they had just bought a house on the other side of the state, in order to be closer to the wife's aging parents and were moving as soon as school let out…

So much for Plan A.

DOORS CAN BE QUICKLY CLOSED ON YOUR PLAN A, AND OTHERS MAY OPEN

Our client was immediately back to square one, needing to develop a secondary plan. I tell that story as a perfect example of the value of multiple "what if" scenarios as you plan your business transition. Doors can be quickly closed on your Plan A, and others may open—so we always advise our clients to develop secondary options. Your business exit plan must do the same, because, as the saying goes, "stuff happens."

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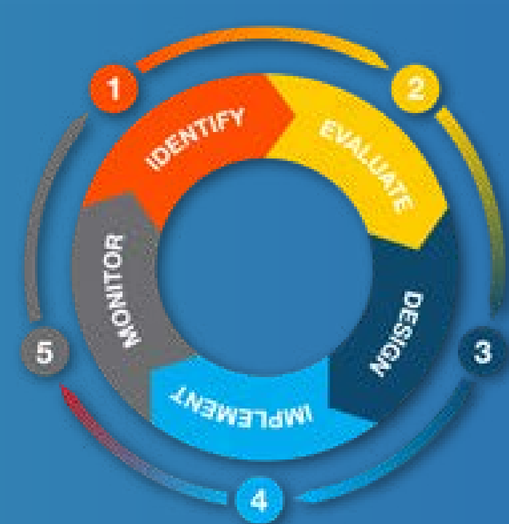
STEP 4:



IMPLEMENT THE SOLUTIONS AND COORDINATE YOUR ADVISOR TEAM

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CHAPTER SIX

STEP 4

IMPLEMENT THE SOLUTIONS AND COORDINATE YOUR ADVISOR TEAM

You're making great progress if you've made it to this step. Your exit plan has been developed and now it's time to put your plan into action. But you can't do it alone!

FIRST THING TO DO IS GATHER ALL YOUR KEY ADVISORS AND COMMUNICATE YOUR OBJECTIVES AND YOUR PLAN.

Ideally, your team would include any or all of these professionals:

- Attorney
- CPA
- Business banker
- Financial Advisor
- Members of your Board of Directors (whether formal or informal)
- Exit Planning Advisor

Led by your exit-planning professional, this team will begin to help you implement your transition plan.

Maybe that means new bank financing … or new legal documents … key employee retention strategies … changes to your corporate structure … positioning business-owned real estate to maximize its value … the adoption of new leases … or securing new insurance coverages.

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Your team may also include professionals beyond those listed above. These individuals may have been introduced to your team to help put the "finishing touches" on your business, all with a goal of increasing the odds of a successful transition. For example, this might include an interim CFO to improve the financial performance of your business, or an operations expert to help improve how your business runs—make it more efficient, thus improving profitability. These folks can quickly improve the value of your business (often times significantly) and make it worth much more than it was before. Outside professionals are worth their weight in gold! (Author's Note: Remember, you get what you pay for.)

It is VERY important during this meeting that all these advisors hear this message loud and clear:

As the business owner, YOU are the most important person in the room (not them).

Over the years, we have learned this lesson the hard way. Often, power struggles appear as professionals try to wrestle the ball away—all in an attempt to "prove their worth" in ownership's eyes. For you to be successful, it is vital to get your advisors aligned. You want them working together and communicating with one another—for your benefit.

That's why it's critical to have a plan that provides a road map – with one quarterback minimizing the power struggle amongst your advisors.

AS THE BUSINESS OWNER, YOU ARE THE MOST IMPORTANT PERSON IN THE ROOM

The purpose of the team meeting is to identify the steps in your business transition, the order in which they need to be completed, and who is responsible for what and what is the desired timeline? Your exit planner will assign dates and deadlines to keep the process moving forward. After all, you have worked too hard to have your plan stall.

Everyone has a role on the team. Remind them they are to operate as a TEAM and support you with the most important financial transaction of your life—exiting your business!

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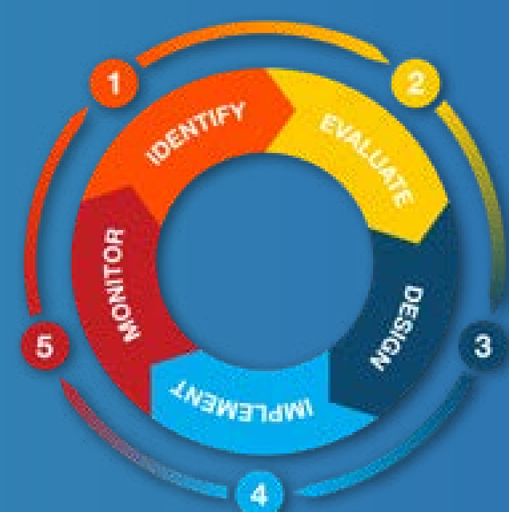

MONITOR YOUR PLAN WITH ACCOUNTABILITY

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CHAPTER SEVEN

STEP 5

MONITOR YOUR PLAN WITH ACCOUNTABILITY

SO NOW YOU'RE IN THE HOME STRETCH.

You've done the heavy lifting and your plan is being put into action by your team of advisors.

At this point, our clients begin to ask us:

» You're not going to leave me now, are you?

» I need you to continue to work with me to make sure this gets done.

» I know myself. If I stop meeting with you, I'll get dragged back into my business and I'll put this off again.

In other words, they're asking me, "Who monitors this whole process?"

> A GOOD EXIT-PLANNING PROFESSIONAL HOLDS ALL MEMBERS OF THE TEAM ACCOUNTABLE TO THE BUSINESS OWNER'S OBJECTIVE UNTIL THE JOB IS DONE.

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> YOUR EXIT PLANNING PROFESSIONAL SHOULD HAVE THE SAME GOAL AS YOU: TO MAXIMIZE THE CHANCES OF A SUCCESSFUL OUTCOME
>
> – THE TRANSITION OF YOUR BUSINESS.

An exit-planning professional makes sure everyone works together and on time, to effectively and efficiently transition your business. They keep the lines of communication open. Your exit planning professional should have the same goal as you: that is, to maximize the chances of a successful outcome – the transition of your business.

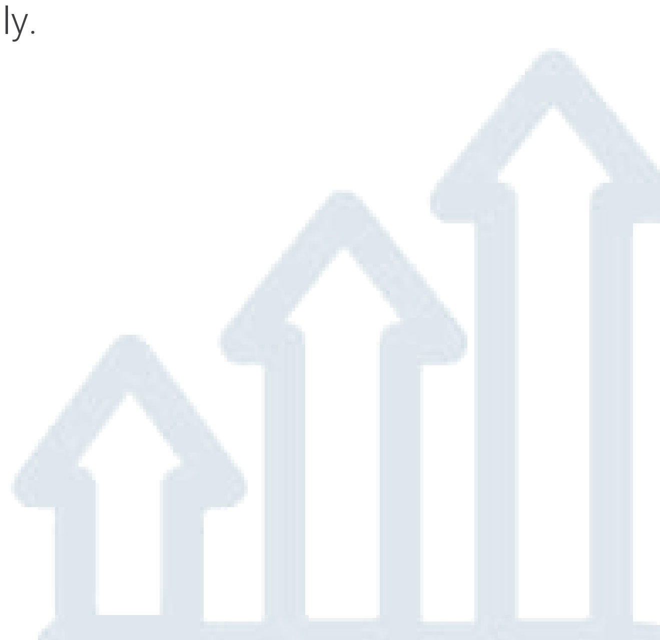
He or she is trained to focus the spotlight on YOU, the business owner. It's not about proving who's the smartest person in the room. A quality team working together is the key to your success!

Often, at an initial advisory team meeting, we find that this is the FIRST TIME that all of a business owners' advisors have been gathered into one room. These advisors, may have talked occasionally on the phone, but no one has ever really sat down and explained the business owner's objectives, the value of their business, their preferred succession plan, or the value of non-business assets. In other words, they operated in their own professional silos, and never with a comprehensive view of what's important to the business owner (you).

Without an exit-planning professional, you will likely never assemble this team of key advisors. You won't have the benefit of their dialogue, their shared solutions, nor will you experience the energy in the room when a meeting of your advisors is **purely focused on what YOU want to accomplish**. Instead, you will more than likely end up with fractured thoughts and competing ideas, most likely resulting in a failed transition attempt.

Together, under the direction of your exit-planning professional, your team will learn of your objectives, and develop an overarching strategy and tactics necessary to implement a successful transition of your business.

Don't be afraid to spend the money necessary to bring about a comprehensive meeting of your advisors. Trust me when I tell you: you can save yourself hundreds of thousands of dollars in the long-term by bringing together people who can create the best possible solutions for you, your business, your stakeholders and your family.



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WRAP IT ALL UP

NOW IS THE TIME TO BEGIN

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CHAPTER EIGHT

WRAP IT ALL UP

NOW IS THE TIME TO BEGIN

I hope you come away from this short e-book with these two pearls of wisdom:

» **Start early to plan for a successful transition of your business**

» **Use a comprehensive, proven process led by a competent, trained and experienced exit-planning advisor**

An exit-planning professional draws out what's most important to YOU and artfully "works the room" of your advisors for your benefit—keeping you in the loop every step of the way.

Doing this greatly increases the odds of a successful transition – leaving you, your family, your employees, your customers and your community with a legacy you can be proud of.

Whether you work with our team at Legacy Business Advisors or with any other exit-planners—

I ENCOURAGE YOU TO: PLAN NOW...FOR A BETTER EXIT LATER.

I wish you nothing but the best of luck!

Legacy Business Advisors has assembled a team of qualified professionals – skilled, trained and passionate in exit-planning for small businesses. I am happy to answer any questions and help guide you in taking the next step.

I will respond promptly – so please feel free to email me at **mdorman@dormanlegacyadvisors.com**

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MARK J. DORMAN / THE AUTHOR

MARK J. DORMAN, CLU, ChFC, CFBS HAS A PASSION FOR HELPING BUSINESS OWNERS ACHIEVE PEACE OF MIND.

It all begins with Mark's unique ability to uncover a client's true objectives. Understanding what is most important to his clients allows Mark to provide comprehensive planning solutions to address the practical, financial and emotional considerations involved in running a business.

Mark founded Dorman Farrell, LLC in 1999. The financial services and employee benefits company quickly grew into one of the most respected firms in the industry in the state of Ohio. The firm received numerous awards & recognition.

Today, as President of both Dorman Legacy Advisors, Legacy Business Advisors, and the Founder of the Legacy Advisors Network (LAN), Mark is an industry leader who is recognized for helping his clients achieve their goals for retirement, the retirement of their employees, or the eventual transition from their business. He has more than 30 years of experience working with business owners, corporate executives, and retirees and is an Adjunct Lecturer with The Plan Sponsor University (TPSU).

A dedicated community volunteer, Mark has spent the last 20 years serving his community in various leadership positions; in 2006, Mark was recognized as the Medina County (OH) Corporate Citizen of the Year. He is a graduate of Cleveland State University, The American College and resides in Medina, Ohio with his beautiful wife Tanya and four grown children-Aidan, Andrew, Ian & Claire. He enjoys a good round of golf and cycling.

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