



BUY-SELL AND BUSINESS SUCCESSION

If you are a shareholder/partner or have an interest in a private company, you may be unknowingly jeopardizing your investment.

- Is there a **“funded”** Buy-Sell Agreement for the orderly transition of the business in the event of the death, disability, critical illness, retirement or dispute of a shareholder/partner?
- Is there a definable source of cash to pay the departing shareholder or their estate, for the **“fair market value”** of their interest in the business?
- Has the business been properly valued in order to ensure that the departing shareholder/partner or their estate receives the **“fair market value”** of their interest in the business?
- Is there a **“Business Succession Plan”** to allow the company to continue to carry-on without unwanted, outside interference if a shareholder/partner departs for whatever reason?

The most economical way of ensuring that the departing shareholder or their estate receives fair value for their investment within the company in the event one of an occurrence as noted above, is through the use of insurance products that can be tailored to each situation. This type of planning ensures that the remaining shareholders/partners maintain control of the business without outside interference. All proceeds are received tax-free.

We look forward to the opportunity of assisting you with such planning and to share with you other financial planning ideas for the business and you personally.

Respectfully yours

Ron Clarke CFP, CLU

To protect and benefit you, your family and your way of life now and into the future.