

# Exit Strategies for Business Owners



## MetLife

You're working hard today to build your business. With careful planning, you're looking forward to a long and successful future. Have you asked yourself some important questions pertaining to your future and the future of your business?

- Do I have a plan in place for unexpected events such as disability or death?
- Do I want to retire? If so, when?
- If I retire, how does my business fit into my retirement plans?
- Who would take over my business if I were gone tomorrow?

### Mapping the Future of Your Business

Establishing an exit strategy, no matter how you exit, is one of the most important planning issues facing your business. It protects you, your family, your partners and your employees – a lot of important people.

An exit strategy prepares you to leave your business, whether it happens during life or at death. Your exit strategy should focus upon three key areas:

- **Estate Planning:** Ensuring your wishes are carried out and you have adequate liquidity for potential taxes
- **Retirement Planning:** Establishing a plan and reviewing it regularly
- **Succession Planning:** Protecting your business investment

### Estate Planning

Coordinating your personal estate planning needs with your business planning needs is the key to a successful exit strategy. A sound estate plan will compliment your retirement and succession plans.

### Retirement Planning

The primary financial concern of many Americans today is saving for retirement. Whether you plan to retire or not, sound financial planning includes personal savings strategies which keep your retirement options open. Consider using your business income wisely to fund your personal savings objectives.



Protect **YOUR** family,  
partners **AND** employees  
WITH AN EXIT STRATEGY

### Succession Planning

If you are like many, your business represents one of the largest and most important assets that you own. The goal of succession planning is to protect the value of your business interest and to ensure the business passes on to successor's consistent with your plans.

Whether you plan to sell or give the business away to family members, your succession plans need to be integrated into your overall retirement and estate plans to make sure you achieve your personal and business objectives are achieved.

### Your Team Players

Developing an effective exit strategy will require a team effort between you and your professional advisors. Working with your attorney, accountant and financial professional can help you achieve your estate, retirement and succession planning goals to address potential problems before they arise.

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