



FISCHER STRALEM

*For Business Owners Who Seek to Transform Their Businesses
into a Multi-Generational and Philanthropic Legacy*



Exiting Your Business

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Building The Legacy You Envision

We know that you care deeply about how your company's future will affect you, your loved ones and your employees. We also understand that your day-to-day decision making must remain center stage, leaving little time for succession and wealth planning. It's tempting to think that you'll get to that after you've exited. Delaying however, may mean your business and hard-earned personal wealth are at risk of not realizing their full potential.

That's where Fischer Stralem can help. We simplify your life. As a trusted advisor with over 50 years of experience, we help you maximize the power of your wealth, allowing you to free up time to pursue your passions and build the legacy you envision. We integrate the goals you have for your business, retirement, and family's future into one comprehensive roadmap.

Essential Exit Planning Considerations

01

Are You Focused on Business Growth at the Expense of Your Personal Wealth?

Many business owners assume that maximizing their business' valuation can make up for any lack of wealth planning. But what if you didn't have to choose between the two? Early exit planning can help you seize opportunities to boost your wealth in addition to valuation.

02

Is Keeping It in the Family Important?

For some business owners, deciding between selling their business and keeping it in the family can be emotionally charged, thereby leading to paralysis and delay. However, having options in place before you plan to exit allows you to benefit from tax-efficient strategies as you transfer business interests to your family, management team or employees, or prepare for any unsolicited offers.

03

Do You Have a Sense of Your Ideal Timing?

Outlining your goals for your personal wealth and business valuation may also help you decide when to exit your business, especially if you want to transfer significant wealth. For example, when interest rates are low and markets are stressed, so that valuations are down, conditions may be particularly favorable for gifting business interests to your family. Obviously, many other variables can factor into the timing of your exit. Having a plan in place ahead of time could allow you to act quickly and opportunistically, which in turn can result in considerable tax savings and benefits.

It's never too early to begin thinking about succession planning, even if you anticipate that the sale of your business is still a while away.

As your trusted advisor, Fischer Stralem can help you craft the legacy you envision, and position you to take advantage of your exit when you are ready.

Essential Exit Planning Considerations

04

Will the Sale Merely Enhance Your Life – Or Will It Change Your Life?

Wealth planning, long before an exit from any business, can have a dramatic impact on your personal wealth. Do you truly know what the after-tax sale proceeds will be? Do you know whether your asset base will be able to sustain your lifestyle? What about after inflation and taxes? And how about supporting your loved ones or engaging in meaningful philanthropy? How much is enough to meet your goals?

05

Do You Know How to Make the Most of the Sale Proceeds?

Wealth planning can enable you to maximize the assets you take home from any sale by helping you evaluate strategies for wealth transfer, asset protection and tax liability management. For instance, could you create a limited partnership to receive the proceeds from the sale? Would a limited liability company help you shield your personal assets from potential liabilities while giving you the freedom to allocate income, gains, profits and losses among partners? When different stakeholders have competing interests and varied investment levels, several strategies can be helpful, such as transferring ownership interests in the partnership to beneficiaries while reducing estate taxes.

06

Can Charitable Giving Help Maximize Your Wealth and Help Build the Legacy You Envision?

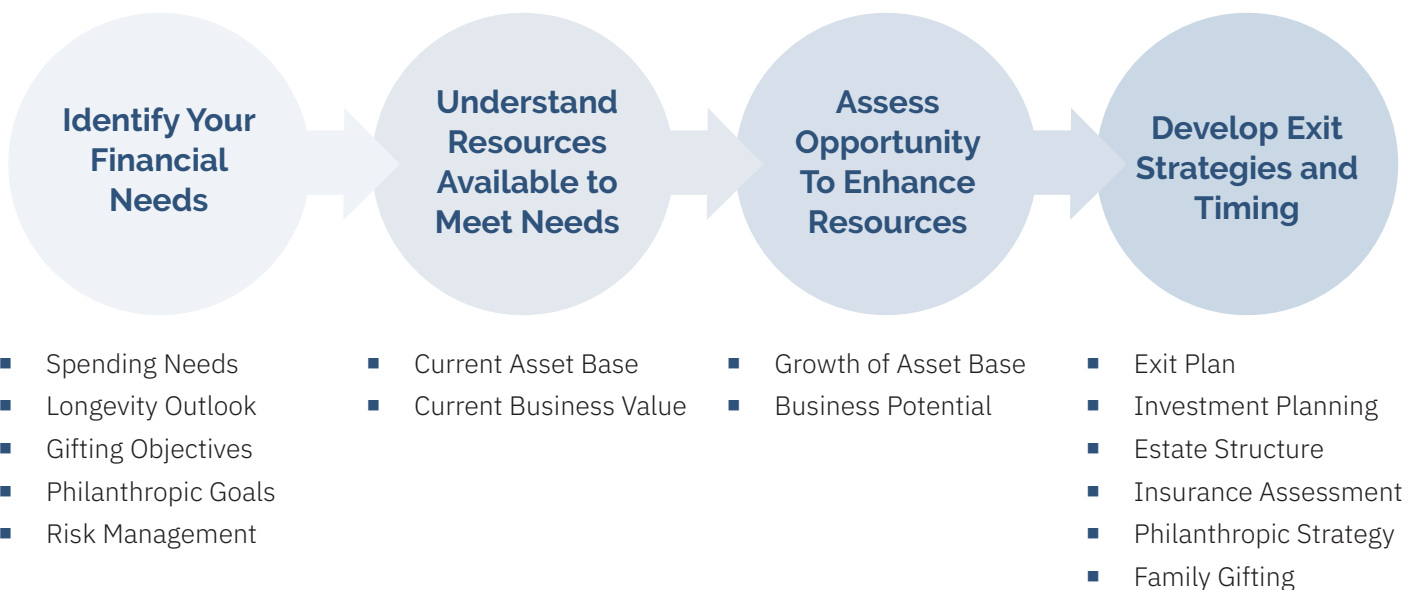
For many business owners, knowing the right time to exit their business also depends on their philanthropic interests. To make optimal decisions, you need advisors familiar with strategies and instruments such as:

- **Dynasty Trusts** can enable you to transfer assets across multiple generations free from gift, estate and generation-skipping taxes.
- **Grantor-Retained Annuity Trusts (GRAT) and Intentionally Defective Grantor Trusts (IDGTs)** enable you to transfer assets to a trust in exchange for annuity payments for a number of years. If structured properly, at the end of the term, any appreciation above the IRS-mandated 7520 interest rate passes to beneficiaries tax free.
- **Donor-Advised Funds** let you gift assets to a fund in which they can grow tax-free, providing an immediate tax deduction and a potentially larger one down the road.
- **Charitable Remainder Trusts (CRTs)** enable you to gift assets to a trust that could provide you income for a set number of years or for the rest of your life, after which the assets transfer to a charity of your choice.



The Roadmap To Your Legacy

While you continue to focus on building your business, we plan for the sale of your company in relation to your family's overall wealth and financial goals.



Sophisticated wealth planning is for those who understand that life is dynamic. Your asset base must match your spending goals while also building a legacy that expresses your values, supports your philanthropic interests and realizes your long-term goals for your children and grandchildren.

With Something So Important, Why Go It Alone?

You only have one shot at selling your business. Once you've exited, it will be too late to build the legacy you envision.

We know that planning can seem overwhelming. It can be hard to ponder futures, valuations, purchasers and transactions when you're preoccupied with keeping the business running at full speed. Fortunately, you don't have to choose one or the other.

At Fischer Stralem, we empower you to run your business while we support you by identifying opportunities to maximize your wealth, and collaborate with your tax advisor, estate planning attorney and insurance agent. Together, we can maintain your forward momentum and plan for even greater days to come.

Additional Services



BUSINESS VALUATION SERVICES

Online Valuation Platform and Certified Valuation Services address a wide spectrum of your business owner needs, including financial planning, protecting your legacy, and constructing an exit plan.



STRATEGIC ADVISORY NETWORK (SAN)

A select consortium of investment banks that, in aggregate, offer a broad spectrum of specialties including mergers and acquisitions, corporate finance, financial restructuring, and valuations.



COMMERCIAL REAL ESTATE SOLUTIONS

Full-service commercial real estate finance advisory solution, specializing in debt and equity financing. Solutions address mortgage brokerage, advisory services, and loan restructuring for all property types.



PRIVATE LIQUIDITY NETWORK (PLN)

An association of intermediaries that connects shareholders of private companies seeking liquidity with investors who are looking for alternative investments.

Ready to secure your legacy?

Contact us today for a complimentary initial consultation.



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