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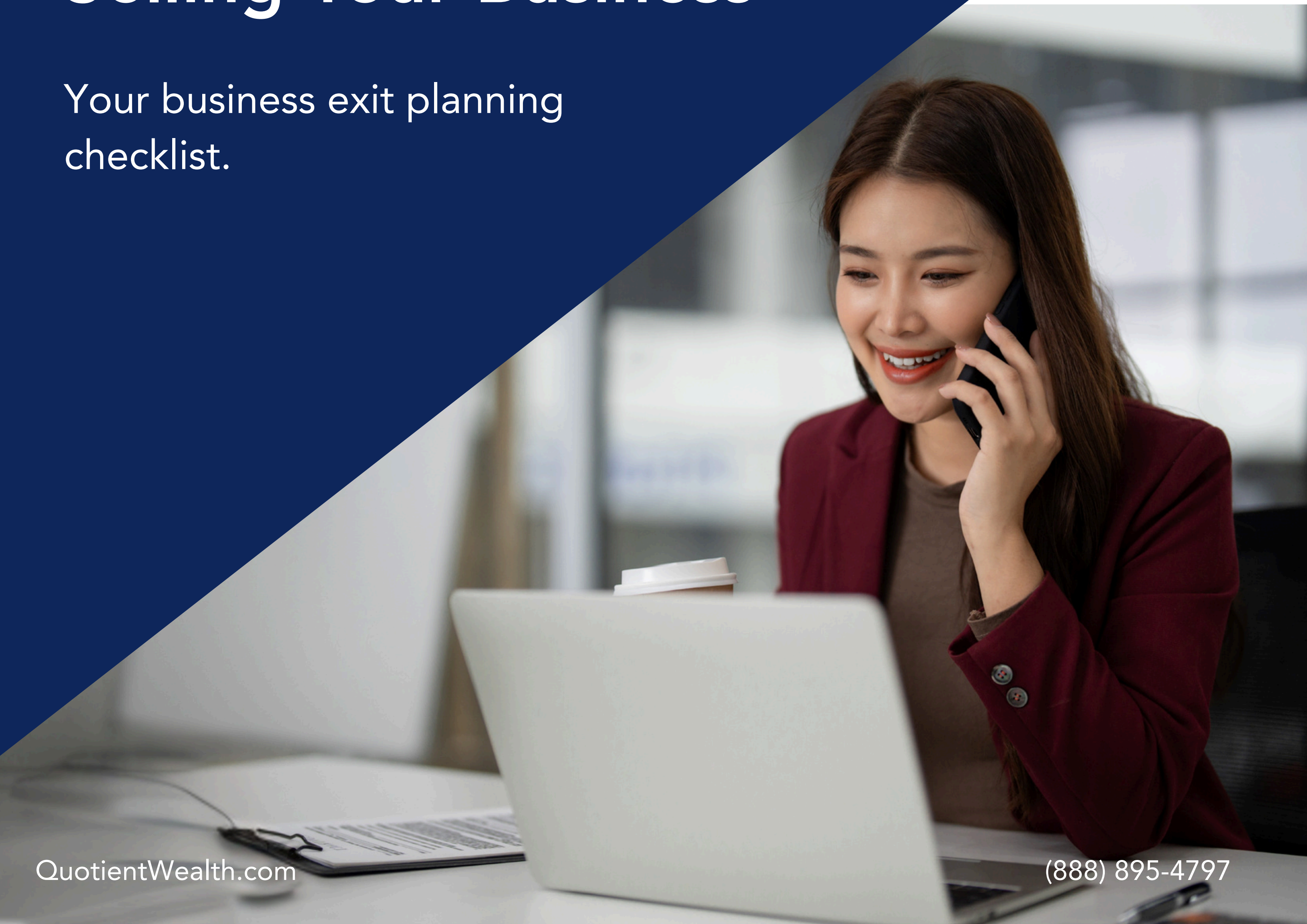
WEALTH PARTNERS®

Selling Your Business

Your business exit planning checklist.



Selling Your Business
Your Exit Planning Checklist

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Are you ready to sell your business? When preparing for the sale of a business, there are critical financial decisions to address before and after the transaction. Our team has put together this concise checklist to help business owners navigate a successful exit with confidence.

BEFORE THE SALE
(Pre-Transaction Optimization)

☐ **Clarify Your Exit Goals**

- Define your desired exit timing, valuation range, and post-sale lifestyle. Identify what you are retiring to, not just what you are retiring from.

☐ **Develop a Pre-Sale Tax Strategy**

- Run multi-year tax projections with bracket management. Evaluate charitable strategies (Donor-Advised Funds, CRTs, CLTs), state tax residency planning, and capital-gains mitigation strategies well ahead of the sale.

☐ **Plan for Liquidity & Cash Flow**

- Establish a liquidity reserve prior to the transaction. Align your investment strategy with upcoming cash needs and potential market volatility.

☐ **Evaluate Real Estate Strategies**

- If real estate is involved, explore 1031 exchanges, 721 exchanges, or Opportunity Zone strategies to defer or reduce taxes.

☐ **Insurance Risk & Review**

- Assess current life, liability, and umbrella coverage while income is still business-dependent. Begin long-term care planning discussions.

☐ **Estate & Family Planning**

- Review and update estate documents prior to valuation changes. Clarify legacy goals, gifting strategies, and family wealth planning objectives.

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AFTER THE SALE
(Post-Transaction Optimization)

☐ **Implement Post-Sale Tax Planning**
- Update multi-year tax projections. Execute Roth conversion strategies at optimal tax brackets and manage IRMAA, NIIT, and AMT considerations.

☐ **Create a Tax-Efficient Withdrawal Strategy**
- Coordinate distributions across taxable, tax-deferred, and tax-free accounts to support lifestyle needs and extend portfolio longevity.

☐ **Reposition Investments for a New Level of Wealth**
- Transition to a core-and-satellite investment approach. Evaluate private markets, alternatives, and tax-efficient public-market strategies.

☐ **Reposition or Simplify Real Estate Holdings**
- Shift from active ownership to passive or professionally managed real estate aligned with retirement income needs.

☐ **Optimize Insurance Coverage**
- Re-evaluate term life insurance (often reduced or eliminated). Reposition permanent life insurance for estate and legacy planning. Implement long-term care coverage to protect assets.

☐ **Finalize Legacy & Retirement & Lifestyle Planning**
- Confirm a sustainable spending plan. Recalculate retirement readiness and align time, purpose, health, and social goals.

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Ready to Get Started? We're Here to Help.

Schedule a complimentary Exit & Liquidity Planning Assessment with a fiduciary advisor to coordinate tax, investment, and estate strategies before and after your sale.

For a no-cost, no-obligation consultation, call (888) 895-4797, visit our website at QuotientWealth.com, email us at ContactUs@QuotientWealth.com, or scan the QR code below.

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