

The Succession Stress-Test

One scenario: you die tomorrow. Walk each item through that scenario and record what is true today. Unsure counts as no.

The test

#	Check	Answer	Gap or action
1	The buyer is identified: co-owner, company, successor or external.	☐ Yes ☐ No ☐ Unsure	
2	The valuation method is agreed, current and repeatable.	☐ Yes ☐ No ☐ Unsure	
3	The buy-and-sell funding matches today's value, not the value when the policy started.	☐ Yes ☐ No ☐ Unsure	
4	The shareholder loan account is recorded and funded separately.	☐ Yes ☐ No ☐ Unsure	
5	The will and shareholder agreement point to the same outcome.	☐ Yes ☐ No ☐ Unsure	
6	The policy and agreement have been checked for the intended estate-duty treatment.	☐ Yes ☐ No ☐ Unsure	
7	The plan deals with disability and exit as well as death.	☐ Yes ☐ No ☐ Unsure	
8	The successor, co-owners and spouse or family know what is expected of them.	☐ Yes ☐ No ☐ Unsure	

Key numbers

Item	Value / date
Current business value and valuation method used	
Buy-and-sell cover currently in force	
Shareholder loan-account balance	
Date of the last full succession review	

The agenda

Every answer marked No or Unsure is now an agenda item. The worksheet does not pretend to solve it; it tells the co-owners, family and adviser what must be resolved next.

Next structured discussion with co-owners or family: _____

