

The Business Owner's Blueprint

Business Strategies for Success

OCTOBER 2026-Issue 2

Presented by: Jenny McAdow-FSCP

Helping Small & Mid-Sized Business Owners

Build Strong Foundations • Protect Their Business • Grow Their Wealth • Preserve Their Legacy



October 2026- Estate & Legacy Planning

Your Estate Plan Isn't "Set It and Forget It"

Creating an estate plan is an important step, but it shouldn't be a one-time event. As your business grows, its value changes, your family evolves, and your goals shift, your plans may need to change too.

For business owners, that review should go beyond your will and personal estate documents. Your succession plan, buy-sell agreement, business valuation, and how your transition plan is funded can all play an important role in protecting the business, your family, your partners, and your employees.

This month, we're asking a simple question:

If something happened to you tomorrow, would your family and the people in your business know exactly what happens next?"

Already have a plan in place? That's a great start. But when was the last time you reviewed it? Through our Advanced Planning Group, we offer a complimentary review of your existing estate and business planning strategies. This can help identify areas that may need to be revisited as your business, family, and goals have changed.

Bring us what you have. We'll help you take another look.

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“What happens to your business when you’re no longer there?”



When “We’ll Deal With It Later” Becomes Too Late

Imagine a successful business owner who has spent 30 years building a company. He has two children, several longtime employees, and a business partner. Years ago, he signed a will and a buy-sell agreement and assumed his planning was complete.

But a lot has changed since then.

The business has grown substantially in value. One child now works in the business while the other does not. The buy-sell agreement hasn’t been reviewed in years, and the funding intended to support it no longer reflects the value of the company.

Then the unexpected happens.

Suddenly, his family and business partner are left trying to answer questions he thought had already been addressed:

- Who should own the business?
- What is the business actually worth?
- Does the buy-sell agreement still accomplish what was intended?
- Is there enough liquidity to complete the transition?
- How do you treat children fairly when only one is involved in the business?
- Who has authority to make financial decisions if the owner is incapacitated rather than deceased?

The problem wasn't necessarily that he had no plan. The problem was that his plan hadn't kept pace with his life and his business. This can be avoided with regular reviews and adjustments.

4 Estate Planning Essentials to Review

Will: Provides direction for how your assets should be managed and distributed after your death.

Revocable Trust: Can provide for management of assets during incapacity and help streamline their eventual transfer.

Powers of Attorney: Designate people to make healthcare decisions and manage financial matters if you're unable to do so.

Buy-Sell Agreement: Helps establish how ownership will transition and may be funded with life



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Blueprint Action Step

- Find your plan.
- Check the date.
- Ask if it still fits.

Take 15-30 minutes this month to review your estate & legacy plans and identify anything that deserves another look. Your business, family, and goals may have changed since your estate and succession plans were created.

Feel free to bring us what you have. We offer a complimentary review with our Advanced Planning Group to help identify areas you may want to revisit with your legal and tax advisors.



A Little Funny Business...



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