The Business Owner's Blueprint

Business Strategies for Success

November 2026-Issue 3

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Helping Small & Mid-Sized Business Owners

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

JMAC FINANCIAL STRATEGIES, LLC





November 2026- Exit Strategies

You've Built Your Business. What's Your Exit Strategy?

You've spent years building your business, but have you thought about how and when you'll eventually step away? Whether you plan to sell, transfer ownership to family, transition to employees, or simply retire, having an exit strategy can help protect the value you've created and prepare you for the next chapter.

A successful exit doesn't happen by accident. It starts with a plan.

Five Exit Strategies to Explore

1. **Sell to an outside buyer:** Convert business ownership into proceeds that may help fund retirement.
2. **Transfer to family:** Prepare the next generation for ownership and leadership.
3. **Sell to a partner:** Use an appropriately structured and funded buy-sell agreement.
4. **Sell to employees:** Explore management buyouts or employee ownership arrangements.
5. **Gradually transition:** Reduce day-to-day responsibilities while planning for an eventual ownership transfer.

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You've Sold Your Business. Now What?



Turning a Lifetime of Hard Work into Retirement Income

Imagine spending 30 years building a successful business. You've worked long hours, managed employees, served customers, and reinvested profits to help your company grow.

Now you're ready for the next chapter. You sell your business for $2 million. Congratulations!

But there's an important question:
How do you turn that $2 million into income that could last throughout retirement?

Unlike receiving a regular paycheck or drawing income from your business, retirement requires a different strategy. Consider a few important factors:

- **Taxes:** The amount you receive from the sale may be significantly different from what you actually keep after taxes, fees, and other obligations.
- **Retirement Income:** How much monthly income will you need to maintain your lifestyle?
- Investment Strategy: How will you balance growth potential, income needs, liquidity, and market risk?
- **Guaranteed Income:** Could allocating a portion of your proceeds to a guaranteed income strategy help cover essential expenses?
- **Legacy Planning:** How much would you like to preserve for your spouse, children, or charitable interests?
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From Business Income to Retirement Income

Let's assume that after taxes and expenses, you have $1.5 million available to invest.

A hypothetical initial withdrawal of 4% would provide approximately $60,000 annually, or $5,000 per month, before any additional taxes or fees. However, that withdrawal rate is not a guarantee of sustainable lifetime income. Market performance, inflation, investment expenses, and the length of retirement can all affect how long your money lasts.

The goal isn't simply to sell your business for the highest price. It's to develop a strategy for converting the value you've built into income that supports your retirement goals.

The Blueprint Lesson

Your business may be your largest asset, but it shouldn't be your only retirement plan. Planning well before the sale gives you time to evaluate your options, coordinate with your CPA and attorney, and develop a retirement income strategy that aligns with your goals. After all, you've worked hard to build a successful business. Your next chapter deserves just as much planning.

This hypothetical example is for educational purposes only and does not represent an actual client or a guaranteed outcome. Neither New York Life nor its agents or affiliates provide tax or legal advice.

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Blueprint Action Step

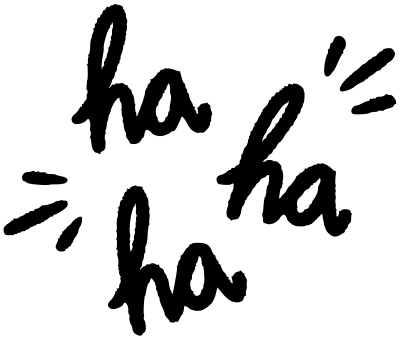
Know Your Number. Know Your Options. Have a Plan.

Determine Your Business Value: Obtain a current valuation to understand what your business may be worth.
Define Your Exit Strategy: Decide whether you plan to sell, transfer ownership to family, or transition to employees or partners.
Calculate Your Retirement Income Needs: Determine how much income you'll need after leaving your business. Are you looking for guaranteed income?
Identify Your Income Sources: Review Social Security, retirement savings, investments, and potential proceeds from selling your business.
Build Your Professional Team: Coordinate with your financial advisor, CPA, and attorney to help prepare for a successful transition.

Give us a call...we can help!

A Little Funny Business...







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