BOSTON INTEGRITY

FINANCIAL SERVICES & INSURANCE

SAMPLE REPORT

BUSINESS OWNER PLANNING

Exit Readiness Report

Your assessment results, what they mean for you, and a clear path to your next step.

PREPARED FOR

Sample Company, LLC

REPORT TYPE

Sample Report

Fictional business, for illustration only

PREPARED BY

Randall G. Boston, ChFC®

YOUR RESULTS AT A GLANCE

Where you stand today

Thank you for taking the time to complete the Exit Readiness Assessment. Most owners never step back and look at their business this way, and the answers you gave tell a clear story. This report organizes your results, highlights what matters most, and shows what a next conversation with us would look like.

Randall G. Boston, ChFC® · Boston Integrity Financial Services & Insurance®

OVERALL SCORE



An overall score is a helpful starting point, but averages can hide gaps. Three of your four categories sit in the middle range, so the foundation is there. Personal Readiness, at 8 out of 25, is your lowest score and the part most directly tied to your life after the sale.

Personal Readiness PRIORITY AREA — 8 / 25

You haven't yet mapped out what a sale would leave you with, and your family isn't fully on board with the plan yet.

Legacy & Succession ROOM TO STRENGTHEN — 13 / 25

Your team handles the day-to-day, but the sale to your partners isn't funded and there's no key-person protection if something happens to you.

Business Readiness ROOM TO STRENGTHEN — 15 / 25

Profitability is reasonably solid, but there's no valuation baseline and no team of outside advisors yet.

Intangible Capital ROOM TO STRENGTHEN — 18 / 25

A solid foundation, led by a strong team, with room to strengthen customers, processes, culture and leadership.

ESTIMATED TAX IMPACT

Not sure

You weren't sure what a sale would cost in taxes and haven't yet reviewed it with a professional. Deal structure, timing and where you live at closing can change what you keep.

BUSINESS VALUATION

No baseline yet

The business hasn't been professionally valued. Every other number in your plan, including proceeds, taxes and the buy-sell price, starts from this one.

Each category is scored out of 25: 0–12 Priority area · 13–18 Room to strengthen · 19–25 Relatively strong

WHAT STOOD OUT

The 3 things that matter most

Scores tell part of the story. These are the findings from your answers that would have the biggest effect on what you walk away with and how smoothly the transition goes.

1

You don't know your number yet.

Personal Readiness is your lowest score at 8 out of 25. You haven't yet estimated what a sale would net after taxes and fees, you weren't sure of the tax impact, and you're not yet sure the proceeds would support the income you want.

WHY IT MATTERS This is the gap that matters most to your life after the business. It's also the easiest one to measure.

2

Your exit plan depends on an agreement that isn't in place.

You plan to sell to your partners, but there's no funded buy-sell agreement, no professional valuation to set the price, and no key-person coverage on you or your critical employees.

WHY IT MATTERS Without them, there's no agreed price, no plan for how your partners would pay, and no protection if death or disability forces the transfer early.

3

The people around your exit aren't aligned yet.

Your spouse or family isn't yet fully involved in your exit goals, and you haven't assembled a team of outside advisors to guide the process.

WHY IT MATTERS An exit touches your family, your taxes and your legal structure all at once. When everyone works from the same plan, fewer surprises come up at the closing table.

WORKING IN YOUR FAVOR

- ✓ A management team that already runs the business day to day.
- ✓ A strong, stable team with the right skills.
- ✓ A clear exit path in mind: a sale to partners who know the company.

YOUR NEXT STEP

What working with us looks like

Here's how we'd help you work through what you just read, from a first conversation to a clear plan.

1

Exit Readiness Review

A COMPLIMENTARY 30-MINUTE CALL

We walk through your results together and talk about what you want: when you'd like to step back, who you see taking over, and what life after the business looks like. No preparation needed.

2

Gather the details

WITHIN A DAY OR TWO OF OUR CALL

We'll email a short list of information to gather, such as recent financial statements and any existing agreements or policies. Most owners finish it within a week.

3

Establish the value, when it fits your plan

AS NEEDED

A professional valuation can provide an objective baseline. When one isn't needed yet, we can work from your own estimate, or work backward to show the value your plan requires. We'll agree on scope with you before any valuation work begins.

4

Your Financial Analysis & Proposal

ABOUT TWO WEEKS AFTER YOUR REVIEW

We show you the gap between the goals you shared and where you stand today, and exactly how we would help close it. This is also when we first discuss what working together would cost.

Book your Exit Readiness Review

Pick a time that works for you. It's 30 minutes, complimentary, and there's no obligation.

Schedule my 30-minute call →

calendly.com/randall-bostonintegrity/exit-readiness-review

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DETAILED RESULTS

Your detailed results

Here is every answer behind the findings, starting with the category that needs the most attention. Impact ratings come from the assessment and show how much each item could affect your value or your proceeds.

Personal Readiness PRIORITY AREA 8 / 25

You haven't yet mapped out what a sale would leave you with, and your family isn't fully on board with the plan yet.

How financially independent are you from the business? HIGH IMPACT

YOUR ANSWER Much of your financial security still depends on the business.

NEXT STEP Build wealth outside the business on purpose: a diversified portfolio, cash reserves and tax-advantaged retirement accounts, so a sale isn't your only source of security.

Have you determined the likely net proceeds from a sale after taxes and fees? HIGH IMPACT

YOUR ANSWER Not yet.

NEXT STEP Estimate your net proceeds. Without that number, it isn't possible to tell whether your retirement goals are on track.

Will your realistic net proceeds support your desired annual income? HIGH IMPACT

YOUR ANSWER You're not yet sure the proceeds would support the income you want.

NEXT STEP Build a projection that tests your spending, taxes, inflation and investment growth over time, then adjust spending or the timing of the sale if there's a gap.

Have you consulted a professional about the tax implications of a sale? HIGH IMPACT

YOUR ANSWER Not yet.

NEXT STEP Learn how deal structure, timing and where you live affect your taxes, including whether a stock sale or an asset sale would work better for you.

Is your spouse or family actively involved and aligned with your exit goals? HIGH IMPACT

YOUR ANSWER Not fully yet.

NEXT STEP Hold structured conversations about your vision, everyone's roles and what life looks like after the sale, ideally with a planner helping guide them.

DETAILED RESULTS, CONTINUED

Legacy & Succession

ROOM TO STRENGTHEN

13 / 25

Your team handles the day-to-day, but the sale to your partners isn't funded and there's no key-person protection if something happens to you.

Does the company have a current buy-sell agreement funded by life insurance?

HIGH IMPACT

YOUR ANSWER No current, funded agreement is in place.

NEXT STEP Work with a corporate attorney on a buy-sell agreement that sets the valuation method, triggering events (death, disability, retirement) and how the purchase will be funded.

Is key-person life and disability insurance in place for you and other critical employees?

HIGH IMPACT

YOUR ANSWER Not currently in place.

NEXT STEP Review life and disability coverage for yourself and critical employees, so the business and your family are protected if a key person dies or becomes disabled.

How capable is your management team of running the business without your daily involvement?

LOW IMPACT

YOUR ANSWER Your team runs the company day to day while you focus on strategy.

NEXT STEP Keep developing your leaders and give key people clear reasons to stay through and after the transition.

Business Readiness

ROOM TO STRENGTHEN

15 / 25

Profitability is reasonably solid, but there's no valuation baseline and no team of outside advisors yet.

How often is your business professionally valued?

HIGH IMPACT

YOUR ANSWER It hasn't been professionally valued.

NEXT STEP Set a baseline now so you can track progress and keep any buy-sell agreement current.

Have you established a team of outside advisors, such as an M&A attorney, CPA and wealth manager?

HIGH IMPACT

YOUR ANSWER Not yet.

NEXT STEP Bring together advisors who understand exit planning, and get them working from the same plan.

How strong and stable are your company's profitability and cash flow?

MODERATE IMPACT

YOUR ANSWER Reasonably solid, but not fully predictable.

NEXT STEP Make cash flow more predictable by tightening receivables, improving payment terms and building more recurring revenue.

DETAILED RESULTS, CONTINUED

Intangible Capital ROOM TO STRENGTHEN 18 / 25

A solid foundation, led by a strong team, with room to strengthen customers, processes, culture and leadership.

How strong is your customer capital? MODERATE IMPACT

YOUR ANSWER Some diversification, but risk remains.

NEXT STEP Track customer relationships more closely and look for recurring revenue to steady cash flow.

How strong is your human capital? LOW IMPACT

YOUR ANSWER A strong, stable team with the right skills.

NEXT STEP Keep investing in your people and give key employees reasons to stay through the transition.

How strong is your structural capital? MODERATE IMPACT

YOUR ANSWER Some processes are documented, but gaps remain.

NEXT STEP Centralize process documentation, keep it current and review your technology.

How strong is your social capital? MODERATE IMPACT

YOUR ANSWER Some cultural strengths, with inconsistencies.

NEXT STEP Use anonymous employee surveys and leadership training to strengthen culture and communication.

How strong is your leadership capital? MODERATE IMPACT

YOUR ANSWER Capable leaders are in place, with gaps in consistency, accountability or readiness to run without you.

NEXT STEP Set clear performance expectations, hold regular management meetings and test how the business runs when you step back.

YOUR EXIT PATH

The path you're considering

Sale to Partners

You indicated that you expect to sell your ownership to your partners. Here is what that path typically involves.

YOUR PRIORITIES ON THIS PATH

1. Keep the business running smoothly with informed, committed buyers
2. Control the transfer through a well-built buy-sell agreement
3. Protect the culture by handing off to the people who helped build it

QUESTIONS TO ANSWER

- How will the price be set, and how often will it be updated?
- Can your partners realistically take on your role?
- How will the purchase be paid for: insurance, cash or a seller note?
- How will decision-making shift once the sale is triggered?

WHAT WORKS IN YOUR FAVOR

Less disruption
Your partners already know the company and have a stake in its success.

A more predictable process
A buy-sell agreement can make the transfer smoother and less costly than an outside sale.

Culture carries forward
The people who shaped the company's values stay in charge.

WHAT TO WATCH FOR

A potentially lower price
Sales to insiders often bring less than a competitive sale to outside buyers.

Filling your role
Your partners need to be able to absorb your responsibilities.

Funding risk
Partners may not have the cash up front. Payments over time leave part of your proceeds tied to the business's future.

A TYPICAL TIMELINE FOR THIS PATH



Put the agreement in place	Update the valuation	Finalize funding	Shift leadership	Trigger the sale
5+ years out	3–5 years out	2–3 years out	1–2 years out	Exit

HOW WE HELP

Turning these findings into a plan

We're financial planners who think like a CFO. We connect what your business is worth to what your family needs, so your exit funds the life you want. Here's how our work lines up with what your assessment found.

ADDRESSES: PERSONAL READINESS · TAX

Know your number

We estimate what a sale would actually leave you with after taxes and fees, add in what you hold outside the business, and test it against the income you want. We model the tax picture and coordinate with your CPA.

ADDRESSES: LEGACY & SUCCESSION · VALUATION

Protect the transition

When it fits your plan, a professional valuation sets the price. We help you think through how the buy-sell agreement would be funded, plus key-person and disability coverage where appropriate, alongside your attorney.

ADDRESSES: BUSINESS READINESS · INTANGIBLE CAPITAL

Strengthen the business

Through our fractional CFO services we help with forecasting, cash-flow planning, KPIs and documented processes, so the business runs less on you and is easier to value and transfer.

ADDRESSES: PERSONAL READINESS · BUSINESS READINESS

Get everyone on the same page

We help bring your family into the conversation about timing and lifestyle, and we coordinate your CPA, attorneys and insurance professionals so everyone works from the same plan.

WHY BUSINESS OWNERS WORK WITH US

One connected plan

Your pay, your company's cash flow, its value and your retirement are planned together, not in separate silos.

We coordinate, not compete

We work alongside your CPA and attorney, not in place of them, and offer fractional CFO support when the business needs it.

Advice first

You get a clear analysis and a recommendation before any decision. Products are considered only where they fit the plan.

Ready for the next step?

Book your complimentary 30-minute Exit Readiness Review.

calendly.com/randall-bostonintegrity/exit-readiness-review

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Sample report. The business, scores and responses in this report are fictional and are shown for illustration only. Each actual report reflects the owner's own assessment responses.

Important information. This report summarizes your responses to the Exit Readiness Assessment, powered by BizEquity. Scores, impact ratings and the tax-rate range are generated by the assessment from your self-reported answers. Score ranges, summaries and commentary are provided by Boston Integrity Financial Services & Insurance® for educational purposes. This report is for informational purposes only and does not constitute legal, tax or investment advice. Actual results depend on many factors, including market conditions, deal terms and funding structure. Please consult your attorney and tax professional about your specific situation.

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