

JLM



Planning Your Exit: Protecting Your Legacy Beyond the Business

As business owners, we spend years — often decades — building something meaningful. A brand, a team, a reputation, a livelihood for our families. But one of the most important conversations is often left until last: **how do you exit the business in a way that protects the legacy you've worked so hard to create?**

An exit doesn't always mean selling tomorrow. It can be years away. But the most successful exits — financially and emotionally — are the ones that are **planned early and deliberately.**



01

START THE CONVERSATION (EVEN IF YOU'RE NOT READY TO EXIT)

Exit planning isn't just about timing—it's about options. Whether your future includes selling to a third party, transitioning to family, bringing in a business partner, or gradually stepping back, clarity starts with a conversation.

Early planning allows you to:

- Shape the business to be more valuable and bankable
- Avoid rushed decisions driven by health, burnout, or market changes
- Align your personal goals with your business strategy
- Even if your exit is 5–10 years away, starting now gives you control.

02

UNDERSTAND YOUR FUNDING & TRANSITION OPTIONS

Many business owners are surprised to learn how many exit pathways are influenced by **funding and finance structures**. Depending on your strategy, this may include:

- Staged buy-outs
- Management or family succession funding
- Leveraging business or property assets to support retirement income
- Restructuring debt to improve saleability and cash flow

Understanding how banks and lenders view your business—before you exit—can significantly impact both value and feasibility.

03

ENSURE YOUR DECISION IS TAX-EFFECTIVE

An exit that looks good on paper can quickly unravel if tax isn't carefully planned. The right structure and timing can make a material difference to:

- Capital gains tax outcomes
- Access to small business CGT concessions
- Superannuation contributions and retirement planning
- Post-exit cash flow and lifestyle

This is where proactive planning with the right advisers can preserve more of what you've built—for you and the next generation.

YOUR LEGACY DESERVES INTENTION

Your business exit is more than a transaction—it's the final chapter of a story you've spent years writing. With the right planning, funding strategy, and tax awareness, you can ensure that chapter reflects your values, protects your family, and delivers the outcome you hoped for.

If you haven't started the conversation yet, now is the time.

If you'd like to explore how exit planning, funding strategy, or debt structuring fits into your broader financial picture, I'm always happy to talk.

📞 0447 174 656

@ JULIA@JLMFINANCIALSOLUTIONS.COM.AU

🌐 JLMFINANCIALSOLUTIONS.COM.AU