

CLIENT PROFILE: THE BUSINESS OWNER PREPARING FOR A SUCCESSFUL EXIT

OVERVIEW

This client is an experienced entrepreneur in the process of selling a company they've spent years—or decades—building. They are navigating one of the most financially significant and emotionally complex transitions of their life. They seek a thoughtful advisor who can help them maximize the outcome of the sale, preserve their newly created wealth, and build a long-term strategy rooted in clarity, purpose, and confidence.

KEY CHARACTERISTICS

- **Strategic Thinker:** Values planning, structure, and data-driven advice throughout the sale process.
- **High-Asset, Low-Liquidity History:** Much of their net worth has been tied up in the business until now.
- **Emotionally Invested:** The business represents years of sacrifice, identity, and relationships.
- **Delegates to Experts:** Comfortable relying on a team of professionals—CPA, attorney, M&A (mergers & acquisitions) advisor, banker, and wealth advisor.
- **Future-Oriented:** Wants to convert the liquidity event into a strong, secure financial foundation for the next chapter and/or future generations.

PRIMARY FINANCIAL NEEDS

1. Pre-Sale Planning & Value Maximization

- Structuring the sale for optimal tax efficiency
- Scenario modeling for various deal structures (upfront cash, earn-out, stock)
- Preparing personal finances ahead of the liquidity event

2. Post-Sale Wealth Management

- Developing a disciplined investment strategy to preserve and grow liquid assets
- Tailoring portfolios to match new income needs and lifestyle goals
- Diversifying wealth away from prior business concentration

3. Tax Strategy & Cash Flow Planning

- Managing tax obligations across the transaction
- Creating a long-term, sustainable income plan post-sale
- Charitable strategies when appropriate

4. Risk Management & Asset Protection

- Safeguarding new wealth with insurance and liability planning
- Structuring accounts and entities to help reduce exposure
- Protecting family members through thoughtful insurance planning

5. Family, Legacy & Purpose Planning

- Estate planning strategies
 - Wealth transfer strategies for children or grandchildren
 - Planning for philanthropic goals and community engagement
 - Helping define “what comes next” after the sale
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EMOTIONAL AND RELATIONAL DYNAMICS

This client often experiences a mixture of:

- Relief after decades of work
- Anxiety about new wealth
- Uncertainty about life after business ownership
- A desire for reassurance and clarity
- A need for a trusted advisor who understands the transition

They value an advisor who listens deeply, communicates clearly, and helps them make confident decisions during a life-changing moment.

PERSONALITY & RELATIONSHIP FIT

This client works best with an advisor who is:

- Calm, steady, and strategic during the urgency of deal negotiations
- Collaborative with all other professionals involved
- Holistic—looking at the entire picture, not just investments
- Forward-thinking with tax, legacy, and planning strategies

WHY THIS CLIENT IS AN IDEAL FIT FOR RUDIN & RUBIN FINANCIAL GROUP OF WELLS FARGO ADVISORS - WE EXCEL WITH BUSINESS OWNERS BECAUSE:

- We provide clarity during a complex, emotional transition
- We help transform business success into long-term financial security
- We coordinate seamlessly with attorneys, CPAs, and M&A teams
- We strive to bring structure, discipline, and purpose to their new wealth
- We guide them from “What now?” to “Here’s the plan—step by step”

This client values our ability to blend strategic wealth planning with calm, relationship-centered guidance during one of life’s biggest financial events.