



## How Prepared Is Your Business for its Crucial Defining Points?

There are certain key moments that all closely held businesses face as part of their life cycle from start-up to maturity. Whether it's raising finances, recruiting and retaining key people, or planning for an owner's retirement or transfer of the business, how these key moments are navigated makes the difference between survival and closure. That's why we call these defining points.

Chances are you've not prepared for these moments because you have been focusing on building your business' value. Careful planning, along with contingency strategies to prevent pitfalls, will dramatically improve your business' chances of survival.



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## Defining Points®

**PRESERVING  
YOUR BUSINESS.  
PROTECTING  
YOUR RESOURCES.**

 **Prudential**  
Bring Your Challenges™

# Running a business is a challenge.

## Executive Briefing Invitation

To navigate the opportunities and pitfalls that lie ahead, every business owner needs advice. That's why we invite you to attend one of our executive briefings. We will help you learn how your business can navigate its critical **Defining Points®**.

## Description of Executive Briefing

The program was developed by The Prudential Insurance Company of America. This educational program is made up of a series of video stories depicting all-too-common critical decision points in the life of a closely held business.

The program is interactive. You'll have the opportunity to discuss solutions and hear independent experts discuss strategies for helping overcome the obstacles presented. You even have the opportunity to assess your own situation using the Balance Check self-evaluation tool.

## How Can You Attend?

Contact our office to learn about the dates, times and locations of future meetings or to request an individual meeting.

*We wish you and your business continued success.*

## Business Checklist



1. Have you:
  - ▶ Identified a successor for your business?  Yes  No
  - ▶ Decided when you want to transfer your business?  Yes  No
  - ▶ Put your plan in writing?  Yes  No
2. In the last three years, has your business been appraised by a specialist?  Yes  No
3. Do you have a plan for your business in the event something unexpected happens to you or any co-owners?  Yes  No
4. Have you determined what income you will need after you transfer the business?  Yes  No
5. Do you have periodic meetings with specialized business advisors?  Yes  No

**Score one point for each "yes."**

**Total** \_\_\_\_\_

### STATUS

### SCORE

Your preparation is well underway. Call if you want a review.

**7**

You have a good start. Call us to coordinate the missing pieces with those already in place.

**5-6**

We suggest you call your advisors today.

**0-4**



Screen shots from video stories