

Retire without selling!



ABN AMRO Morgans

Are you one of the many baby boomers business owners struggling to come to terms with Succession and Retirement Planning? Current economic times make it difficult for baby boomers to effectively plan their transition to retirement. They face a real dilemma: **sell** the business and invest in an unstable share market; **stay** in the business and continue to work with no clear **end game** in sight.

The good news is you can NOW enjoy retirement lifestyle benefits without selling your business.

A new **award winning** Succession and Transition Program is providing **piece of mind** to business owners approaching retirement. The Program features include:

- Valuing your current business and identifying strategies to grow.
- Generating more profits from engaged staff.
- Locking in the top performing staff (future successors)
- Enjoying time away from the business.

Grow your business value

Online patented, bank accredited business valuation technology is allowing business owners and their advisers to pin point areas to improve business value. By simply changing inputs (value drivers) on the valuation questionnaire you receive real time information on how to dramatically improve your business value.

Generate more profits

One way of generating more profit for your business is to offer individual employees performance based rewards. Salary increase are capped and a package is put in place where identified employees receive a share of profits when they exceed their budget goals. These arrangements and your staff responses will allow you to identify your top performers and potential successors.

Lock in your top performers

Selling a percentage of your business(e.g 20%) to key employees is potentially an important way of securing a long-term commitment from your top performers to continue performing. With banks tightening their lending policies, financial rewards based on performance usually means your successors can 'self fund' their business investment.

Enjoy time away

With clear focus on *profit and value improvement, motivated staff* growing your business and committed successors, managing your day to day business operations you CAN enjoy time away from the business with piece of mind knowing you are still in control of your business' future.

Succession Planning

Your Accountant or Financial Planner is best suited to provide advice on Succession and Retirement Planning. Ask your adviser to complete a Business Life Plan with you can understand the many financial and lifestyle benefits from effective Succession and Retirement Planning.

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