

Maximizing results: How working with a wealth management firm provides invaluable benefits

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You have spent your life building and growing your company and now it is time to sell. Selling your business is one of the biggest decisions one will make as a founder and owner. The process can be nerve wracking and complex and many owners do not know how to prepare or where to turn to have their questions answered. The obvious goal is to obtain the best deal that not only maximizes the value of the firm but also ensures the company's legacy remains intact.

Working with a wealth management firm can be advantageous because it will look at more than just getting the best price. [Morgan Stanley's Green Jade Group](#) takes a comprehensive approach and incorporates many facets, not only of the business – but of the owner too – seeing to it that the steps to a confident financial future can help be achieved.

Lori Rabinowitz, senior vice president, financial advisor for The Green Jade Group at Morgan Stanley says her team has extensive knowledge in walking you through these challenging decisions. She and her team provide comprehensive financial planning, investment guidance, and tailored strategies designed to meet unique financial goals; the team uses its “Three ‘S’ Philosophy” of Simplifying, Supporting and Steering your unique financial journey to help you feel empowered with your decisions and allow you to move forward with your life and legacy.

ROI-NJ spoke to Rabinowitz to gain some insight for business owners looking to sell. First and foremost, Rabinowitz said, is planning. Planning is essential in order to prepare for a potential sale.

“For those thinking about selling, the hardest questions to answer for sellers are: What do they want? What do they want for their business? What do they want for their family members or employees? What do they want their role to look like,” she said.

Lori Rabinowitz is a Financial Advisor within the Global Wealth Management Division of Morgan Stanley in Morristown. She will be discussing M&A in a panel discussion on Feb. 6th. For more information [click here](#).

How ready a business is for a sale is as varied as the many different reasons someone is looking to sell. While one may feel the ‘time is right’ other situations may arise that also stipulate a sale.

Maybe you’re dreaming of your next big venture and you’re looking to take capital from your first business to fund it. You could also be looking to free up some cash and gain even greater financial freedom by reinvesting or just want to enjoy life

unburdened by financial obligations. And there is always the fact that life just happens, and selling is not just a choice but a necessity.

Rabinowitz said the key to maximizing the value of selling a business is early planning.

“Have conversations before any event takes place, particularly several years before an event happens can lead to more in one’s bottom line,” she said.

“The earlier the planning can happen the more prepared a business owner is. If the logical answer is to potentially sell the business in the next three to five years or ten years down the road, then setting the business up in a way and structuring the shares of the business in a way that benefits the business owner is what the Green Jade Group discusses with our clients.”

Many individuals struggle with planning for retirement, navigating pension options, or ensuring that their estate is passed down effectively to loved ones. And Rabinowitz says there are many estate planning vehicles that can be discussed with clients and their tax advisors to help them plan for life’s next chapters, whether it’s transitioning into retirement or leaving a legacy.

By working with a team like the Green Jade Group, confidence is obtainable knowing that your financial future is in capable hands, giving you more time to focus on your personal and professional goals.

The value of professional guidance from a wealth management firm cannot be overstated. Working with a wealth manager not only helps ensure that your finances are in experienced hands but also gives you the confidence to live the life you envision.

The Green Jade Group at Morgan Stanley has created a key list of considerations to help business owners weigh this decision.

Financial Considerations:

- How much is my business worth?
- Is it a good market environment to explore a sale?
- How long will a sales process take?
- What is the best deal structure for me, my family and employees?
- How do I prepare my business in advance of a potential transaction?
- Will I receive enough to meet my family's financial needs?
- Should I use a business brokerage or an investment bank? Who has the experience in **my business's transaction size**?

Emotional Considerations:

- Do I want to stay involved in the business?
- Do I have a plan for my life after the sale?
- What effect with the sale have on my family and my employees?
- Do I have the risk tolerance to accept performance-based deal terms?

Planning Considerations:

- What Estate or Tax Planning strategies can be used to help minimize/maximize the impact of the sale for my family?
- Do I want to leave a philanthropic legacy?
- Have I created a family budget which I update on a quarterly basis based on real-time expenditures and unforeseen out of pocket expenses?

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