Morgan Stanley

The Stanek-Haack Group at Morgan Stanley

Second Opinion Service for NPDA Members

What is the Second Opinion Service?

- *A 360-degree Review* of your dealership and personal financial situation and risks… aligned to your own stated goals, legacy and business transition timeline.
- An *ROI Action Report*, including the top 10 steps you can take to help save money and increase your profitability.
- Provided by the Stanek-Haack Group at Morgan Stanley and a network of their external sources.

Questions the Second Opinion Service Will Answer:

- Are you paying too much in taxes or missing any rebates and refunds? Are you wondering how to minimize tax and maximize net proceeds in a year of a business sale?
- How can you evaluate your financial statements to drive more value, more money to the bottom line? …and into your pocket?
- How do your key performance indicators compare to similar dealerships?
- What's your "number" and what can you do today to have the greatest impact on it? How do you determine business walkaway proceeds early on?
- Are your will and trusts and other legal documents up-to-date? …and protecting what's truly important?
- How can you get better control of rising insurance costs? Are your premiums similar to other dealerships?
- Are you in the right 401(k), paying appropriate fees, and helping the owners/executives put away as much money as they are allowed?
- And more!

Morgan Stanley Smith Barney does not render tax or legal advice.

Second Opinion Service – The Process

Stage A: The Right Start

Think of an Olympic sprinter or swimmer. The right start can make all the difference in the world – the difference between winning and losing. We want to make sure you are comfortable and clear on the impact our Second Opinion Service brings to the table, and having a strong kick-off call to get you familiar with the process and the steps involved helps accomplish this and more.

Stage B: Second Opinion Discovery

You have a vision on what you want life to be like now and in the future for you and your family. We call it one's Primary Aim. You work very hard to achieve this Primary Aim, and we believe in taking the time to listen and understand what it is for you. By understanding where you want to go and the resources (business assets, personal assets) you have to get there, we can develop a laser focused plan to help you get there.

Stage C: Team Brainstorm

Our team of professionals will meet and brainstorm on the ideas and strategies that will have the biggest impact in reaching your Primary Aim.

Stage D: Wealth & Exit Planning Meeting

Two to three weeks after our initial meeting, we will meet to present our findings. We believe the combination of our Discovery and Team Brainstorm will produce strategies that can have a big impact on your future success. We will go over our options and focus on the ideas you want to execute to help achieve your goals, especially as they relate to a dealership exit and succession.

Stage E: Roadmap to the Future

If you decide to have our team do some or all of the plan execution, you will get quarterly update reports. This report helps ensure that you are crystal clear on exactly where you are in relation to key goals and what actions need to take place for further progress.

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