



BUSINESS  
OWNER  
MARKET

## THE BUSINESS WITH NO EXIT PLAN

MARK WANTS TO  
ENSURE A SMOOTH  
TRANSITION FOR HIS  
FAMILY & EMPLOYEES  
WHEN HE RETIRES  
OR IF SOMETHING  
UNEXPECTED  
HAPPENS

DO YOU SEE  
HIM AMONG  
YOUR CLIENTS  
& PROSPECTS?

### THE MARK REYNOLDS STORY

For 30 years, Mark ran his family's manufacturing business. It was his pride, his life's work. But when asked what would happen if he got sick or died suddenly, he shrugged. "I guess my wife would figure it out." But she had no interest in running the business. His employees relied on him, but none had the funds to buy the company outright. If Mark left the business without a plan, it would likely close, leaving his family and team stranded.

We structured a **No Sell Buy/Sell agreement** using a trust funded by life insurance to secure the future of the business, giving Mark's family financial protection and his employees stability.

### RESULTS:

- **Financial Security** – his family receives full value for the business without having to sell in a rush.
- **Business Continuity** – employees get time to transition to new leadership or find an outside buyer
- **Retirement Planning** – Mark's eventual retirement sale was structured with installment payments, helping him ease out of ownership while keeping cash flow steady.

### THE PROFILE

#### MARK REYNOLDS (58)

- ✓ Owns 25-employee strong manufacturing firm
- ✓ Wants to start planning a retirement
- ✓ Looking for smooth transition for family & employees
- ✓ Needs to prepare for unexpected

Mark is a fictional client based on real activity.

50% OF BUSINESS OWNERS  
HAVE NO FORMAL EXIT PLAN.  
REMIND BUSINESS OWNER  
CLIENTS TO FOCUS ON:

1

**Because Life Happens** – Death, disability, or unexpected exits don't wait for a "convenient" time. Planning now means avoiding crisis later.

2

**To Protect Their Family & Legacy** – Without a plan, a business can collapse overnight. A structured buy/sell ensures their family gets the value they deserve.

3

**To Give Employees a Future** – Without direction, employees get left in limbo. A good plan keeps the doors open and their jobs secure.



## TALKING WITH BUSINESS OWNERS

Connect with clients on an emotional basis. People nearing retirement often feel a mix of excitement and anxiety. By showing that you understand their concerns, you reduce their emotional barriers and build trust.

### DISCOVERY QUESTIONS

- ✓ What would happen to your business if you couldn't run it tomorrow?
- ✓ Do you have a plan in place to protect your family and employees if something happens to you?
- ✓ If you plan to sell or retire, do you have a clear path to transition ownership?
- ✓ Who, if anyone, would you trust to take over your business? How would they afford it?

### THE APPROACH

- ✓ **Start with empathy and active listening.** Business owners are emotionally tied to their work. Acknowledge that and make them feel heard.
- ✓ **Use real-world scenarios.** Share stories of owners who planned well—and those who didn't—to illustrate the risks and rewards.
- ✓ **Frame the conversation as a partnership, not a sales pitch.** Position yourself as a trusted guide, not just another person selling a policy.

EVERY CLIENT SITUATION IS DIFFERENT. CONSULT WITH YOUR  
DMI VICE PRESIDENT FOR YOUR CLIENT'S BEST OPTIONS.

