

If liquidation is forced on a disabled business owner or on the executor of a deceased business owner, it can quickly become public knowledge that there is pressure to dispose of the business, and these results can be anticipated:

- Sale of business assets at greatly reduced prices.
- Elimination of the disabled business owner's or surviving family's primary source of income.
- Sacrifice of any goodwill value that might have facilitated sale of the business as a going concern.
- Difficulty in collecting accounts receivable.
- Immediate demand by creditors for settlement of their claims.
- Possible liquidation of other estate assets to pay business debts.

The liquidation value of a business is unpredictable and may be substantially less than the value of the business as a going concern.

The Alternative

A Planned Liquidation: In some situations, the liquidation of a business interest at an owner's death or disability may not be just an appropriate decision. It may, in fact, be the only possible outcome under either of these circumstances:

About Our Company

Blueprints For Tomorrow is a nationally recognized company that specializes in contingency, succession, and transition planning with a focus on growing businesses and improving cash flow.

We work directly with closely held businesses to create customized strategies and solutions that ensure the future of their organizations. As a third-generation company with over 40 years in the industry, we have the pleasure of serving thousands of clients and their families across the country.

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- The success of the business is completely dependent on the personal skill and experience of the owner.
- There is no successor management in the form of a capable family member, a co-owner, a key employee interested in purchasing the business or an outside buyer.

In these circumstances, the question then becomes: Will the liquidation take place on a forced basis, or will it be planned in advance to allow for the most advantageous disposition possible? When liquidation of the business at an owner's death or disability is the only viable alternative, the primary objective should be to **plan in advance for an orderly liquidation** that results in the greatest possible value for the disabled owner or surviving family.

We Prepare Business Owners for the Unexpected

It takes a lifetime to build a business and it takes a moment for it to fall apart. All it takes is an unexpected death, an unforeseen illness, or a key personnel departure. Business owners must understand the possibilities, prepare for the risks, and plan for their continuity and succession. Protecting the business means protecting the families that depend on it. The financial stability is interconnected. We understand this because we live it ourselves. **-Founder & CEO Nathan S. Sachs, CLU, ChFC, CFBS, CTP**