

# If You Decide to Retire, Can You?

In our current financial climate, the concept of retirement continues to fade into the distance. Yet we still find ourselves looking forward to it with a gleam in our eyes. How great it would be to retire at an age when you can still enjoy the things you want to do in life. To reap the fruits of your hard labor while you still have the physical ability to make the most of it!

So, the question is, if you decide to retire one day, will you actually be able to do it?

## **The Game Plan**



Before you start putting your money in various investment schemes, the first thing you need to do is to have an actual game plan – a lay of the land.

Anyone wishing to retire must contemplate two questions to develop their game plan:

1. How long do you have before you actually retire?
2. How much do you need to achieve a sustainable retirement?

Both questions are daunting, but rather than delaying the inevitable because you are worried your answers may be wrong, start to formulate a general vision. This will serve as a framework for your retirement planning. There are numerous retirement calculators available to estimate your needs and many personal financial planners who can assist you.

As a business owner, you face additional concerns regarding retirement and that is where solid exit planning can make all the difference in the world – regardless of your answers to the questions above.

So often, we business owners are dwelling on cash flow, personnel issues, expansion plans, potential markets, regulatory compliance, the 3 am worry-list goes on and on...

As you manage your business day-in and day-out, maybe you do not notice the years passing without an exit plan in place and suddenly one day you realize that your options are limited because you have waited so long.

Have you found yourself in a position where if you retire — or worse, you are forced to stop by an ailment or tragic event — the business will simply close?

With a plan in place now, you can begin to lay the groundwork for a graceful exit – on YOUR terms. Preparing your business for a lucrative sale is often a simply a matter of *preparing*.

Don't have time? Don't worry, we can help there. Think of exit planning as an process, not an event. With some basic information, likely already at your fingertips, our experts will be able to help you develop a plan and chart a course to follow it.

## **Execute the Play**

We begin with a comprehensive business assessment. Sounds time consuming but we do most of the heavy-lifting here. You provide three-years of financials and participate in an initial interview with our analysts and we dive in from there.

Our goal is to determine the best path to preparing your business for an eventual sale. As a bonus, this process typically identifies weaknesses and underdeveloped strengths that bring immediate value enhancements for our clients.

Through our 360° Wealth Report, we can determine the market value of your company, its marketability, profit enhancement opportunities, personal transition options and a market ready assessment. You can get started by signing up for the 360 Wealth Report on-demand webinar.

Don't hesitate to prepare your exit plan as early as now. Contact us today and let us pave the way towards your retirement.

United Health Care Capital is committed to helping small business owners with valuations, business transition and exit plan strategy. If you are interested in learning more, [contact United HealthCare Capital](#) to see how we can assist with your business transition and exit planning.

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