



A PLAN FOR YOUR BUSINESS AND YOUR
PERSONAL WEALTH.

Owner's Wealth Blueprint

Prepared for

John Doe

Your wealth gap

\$1,686,193

The distance between what your life needs and what you own today.

Target \$2.50M



■ Business after tax \$663,807 ■ Personal \$150,000 ▨ Gap \$1,686,193

Needed for work to be optional

\$2,500,000

\$100,000 a year in today's dollars

Business value after tax and fees

\$663,807

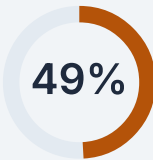
If sold today

Personal investments and savings

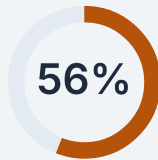
\$150,000

\$31,828

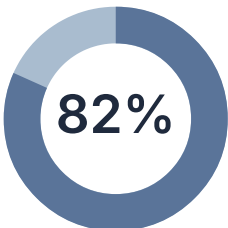
Projected surplus at age 55
Over the target on today's plan, with growth and the sale.



Chance of reaching the target
Across 20,000 simulated market paths.



Money lasts to age 90
Following the plan, after taxes and inflation.



- In the business, after tax and fees
- In personal investments and savings

Where your wealth sits today

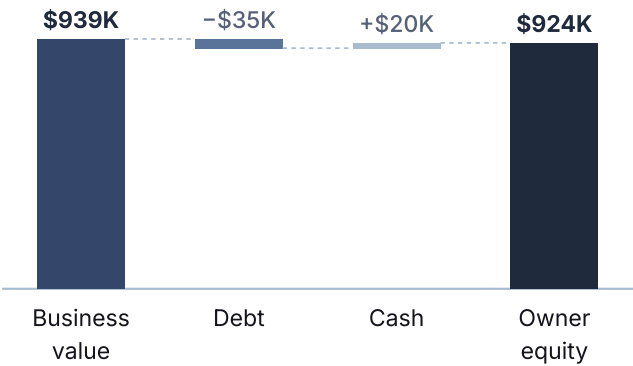
Most of what you own is in one business, and its value depends on a sale that has not happened yet.

The rest of this Blueprint sizes the gap and lays out the path to close it.

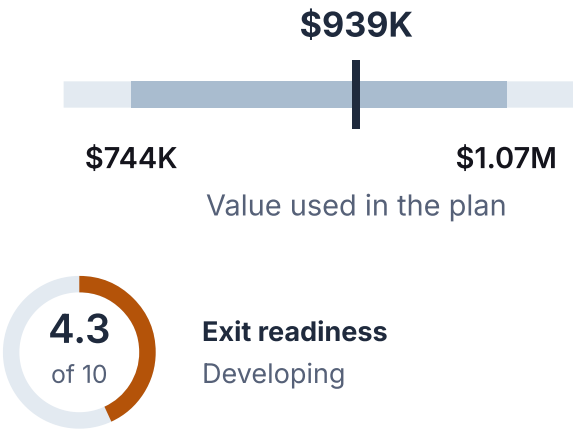
What your business is worth today.

A planning estimate of today's value, and how ready the business is to be sold when the time comes.

From business value to owner equity



Valuation range



How the value is built

Doe Plumbing, LLC	
SDE (earnings after add-backs)	\$326,000
Base multiple	2.6x
Value-driver adjustments	+0.25x
Adjusted multiple	2.85x
Income-approach value	\$929,100
Plus tangible assets not in the multiple	\$10,000
Business value (100% basis)	\$939,100
Less debt, plus cash	-\$15,000
Debt at the planned sale, after pay-down	\$0
Owner equity today	\$924,100

Industry range of 2.0x to 3.0x SDE, shifted by this business's value-driver adjustments. The plan and headline figures use the single base value; the range shows how much it could reasonably move. For SDE-valued businesses, equipment and vehicles are treated as included in the multiple, as is market convention, so they are not added again.

Important: Business valuations in this report are estimates only and are not certified appraisals. Value is an earnings multiple plus tangible assets and is a planning estimate, not a guarantee of sale price. A formal appraisal by a credentialed appraiser would be needed for any legal, tax or transaction purpose.

How ready the business is to be sold.

The factors buyers and exit planners look at, scored by your advisor, and the changes that would raise the score the most.

Exit readiness: 4.3 of 10 Developing



There is time to act: exit planners typically allow two to five years to prepare a business for sale.

Factor	Rating
Business transferability	
Owner dependence	Weak
Management depth	Weak
Customer concentration	Developing
Systems and documented processes (SOPs)	Strong
Revenue quality and predictability	Strong
Financial records and reporting	Developing
Earnings trend and growth	Excellent
Legal, contracts and structure	Developing
Owner and exit planning	
Exit plan and buyer or successor path	Critical
Owner personal readiness	Weak
Advisor team and tax and estate planning	Weak

Where to focus first

- 1

Owner dependence

Move key customer relationships, pricing and day-to-day decisions to named team members, then test it with a planned 90-day absence.

up to +1.1
- 2

Management depth

Fill the gaps in key roles, add retention bonuses or phantom equity, and sign non-compete and non-solicit agreements with key employees.

up to +1.1
- 3

Exit plan and buyer or successor path

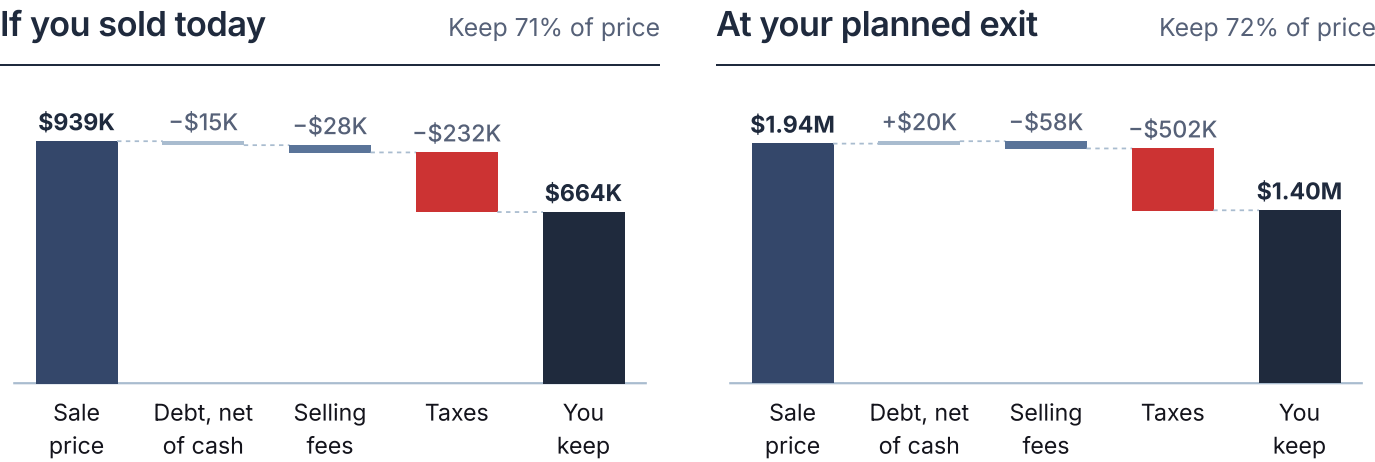
Write down the exit goal, timeline, target value and preferred buyer type, and review it every year.

up to +1.0

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Taxes and fees on a sale.

The buyer pays the sale price. Debt is paid off at closing and cash stays with you, which leaves owner equity. Selling fees and taxes then come out of that.



If you sold today

Dollars today

Sale	Sale price	Owner equity	Selling fees	Taxes	You keep
Doe Plumbing, LLC	\$939,100	\$924,100	\$28,173	\$232,120	\$663,807

At your planned exit

Future dollars at the sale date

Sale	Sale price	Owner equity	Selling fees	Taxes	You keep
Doe Plumbing, LLC	\$1,941,532	\$1,961,532	\$58,246	\$502,011	\$1,401,275

How this is figured. Selling fees and tax are both figured on the full sale price, so paying off debt does not reduce either one. **Deal terms used:** debt paid down from \$35,000 to \$0 by the sale, lump sum at closing, married filing jointly. Taxes include federal capital gains, the net investment income tax where it applies, depreciation recapture and state tax, stacked on your other income for the year of sale. Sales that land income in the same year are taxed together as one return, and each carries its share of the combined tax.

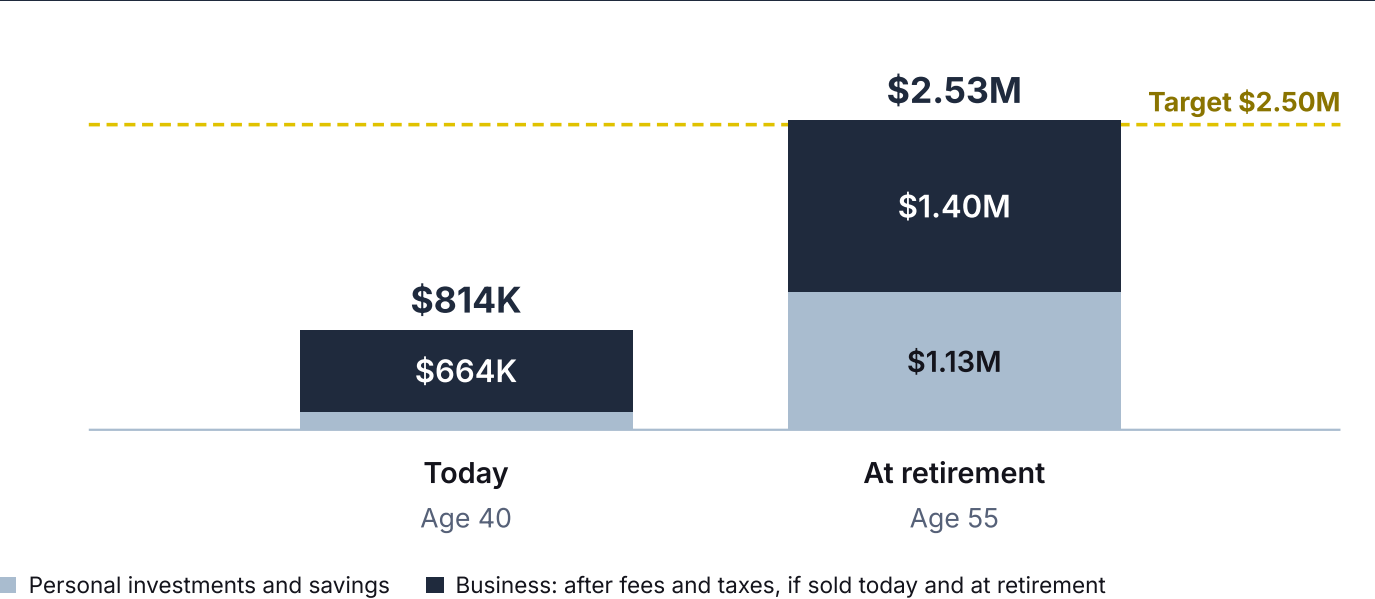
Not yet confirmed: tax figures have not been checked against your tax return. Your CPA should confirm basis and depreciation before you rely on them.

Your current path clears the target.

Business growth, sale taxes and fees, and your savings, carried to age 55 and on through retirement to 90, across many market paths.

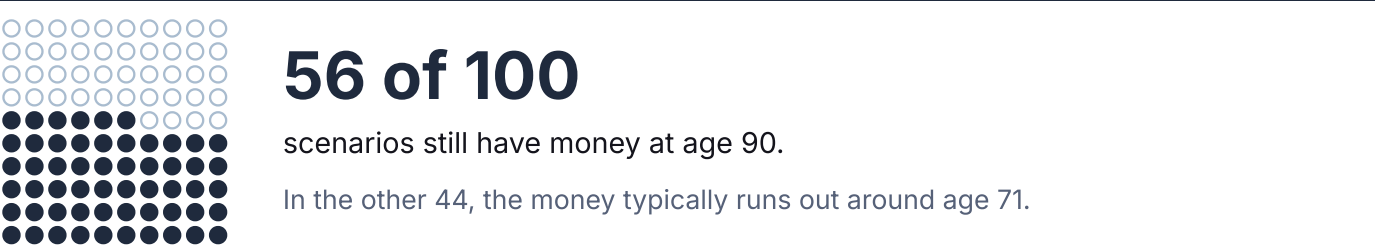
Your wealth, today and at retirement

\$2,531,828 at 55, against a \$2,500,000 target



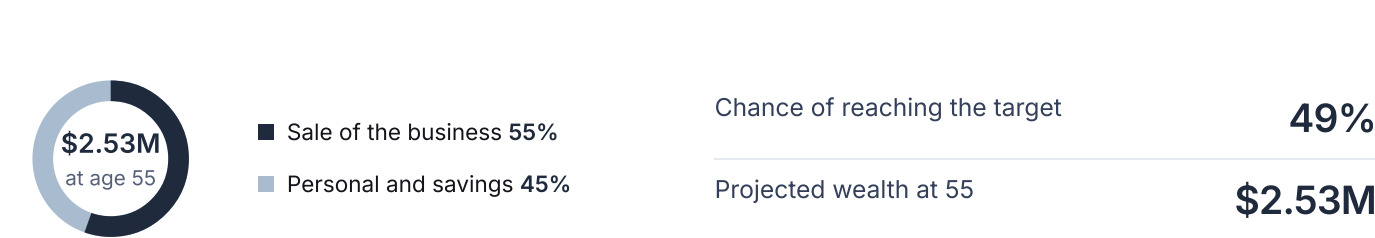
Will the money last to 90?

100 sampled market scenarios, after spending, taxes and inflation



What the plan reaches at retirement

Projected at age 55



Projected wealth grows your business and investments at the rates you entered (5% a year for the business, 11.0% for investments until retirement), then takes the sale at the planned age after selling fees and taxes. It is the plan as entered, not a best-case figure. The chance figures come from simulating market ups and downs around the same assumptions.

Your retirement paycheck.

What covers your spending each year, and where each dollar should sit.

Yearly spending funded

\$100K

After taxes, in today's dollars. About \$150K a year by 55.

Covered by guaranteed income

17%

Social Security and other income at 70: \$38K a year.

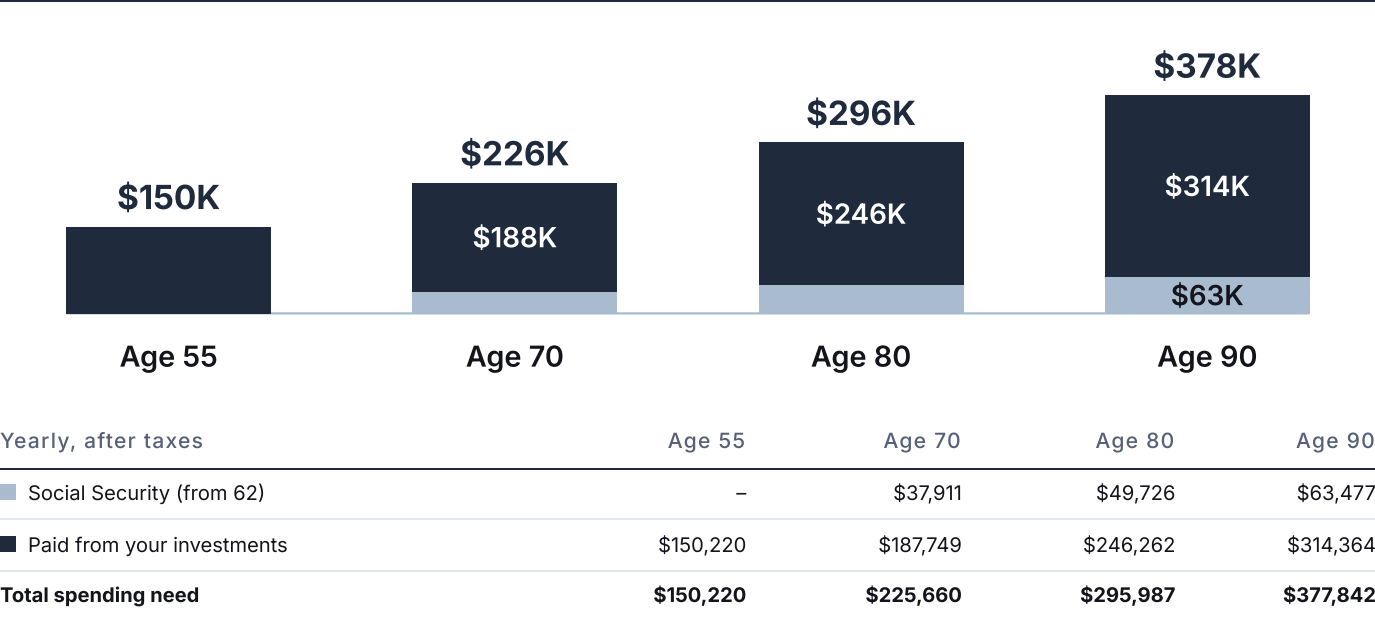
Average yearly draw

3.2%

Share of your investments taken each year, including the tax on those withdrawals, averaged to age 90. It peaks at 5.9% in the heaviest year.

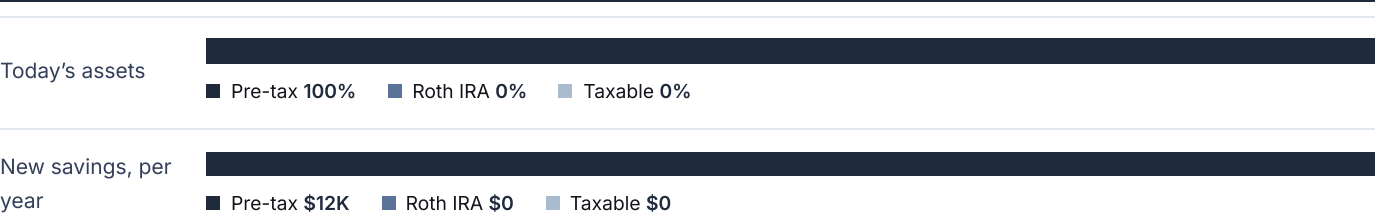
Where your retirement income comes from

Yearly, after taxes, future dollars rising 2.75% a year



Where the dollars go

Share of each pool by account type



Sale proceeds. Money from selling a business that is not needed for that year's income lands in a taxable account, not a Roth or pre-tax account, because those accounts have contribution limits. Each bucket is taxed the way it would be on withdrawal. Assumed investment return: 11.0% a year; inflation: 2.75%. This page sizes what the plan requires. It is not a recommendation of any specific security or product.

The moves, in order.

Drafted from your exit readiness, your biggest levers and your timeline.
Dates move with your decisions.

Now to 30 days

Next 12 months

Next 12 to 24 months

As timing allows

As timing allows

2038 (age 52)

2041 (age 55)

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Confirm the tax figures with your CPA (basis, depreciation, entity type) so the sale taxes above are firm, not estimated.

Move key customer relationships, pricing and day-to-day decisions to named team members, then test it with a planned 90-day absence.

Fill the gaps in key roles, add retention bonuses or phantom equity, and sign non-compete and non-solicit agreements with key employees.

Increase annual personal savings by \$20,000. On its own, closes about the full gap with \$656K to spare (\$688K total).

Grow SDE 7%/yr instead of 5%/yr. On its own, closes about the full gap with \$403K to spare (\$435K total).

Three years before the planned sale, bring in a credentialed appraiser, your CPA and an attorney to firm up value, structure and taxes.

Planned exit. Sale proceeds not needed for income go to a taxable account. Retirement income begins, and the plan is tested through age 90.

The biggest levers, sized one at a time		Gap each move closes on its own
Increase annual personal savings by \$20,000		\$688K
Grow SDE 7%/yr instead of 5%/yr		\$435K
Delay retirement 2 years (to age 57)		\$428K
Improve the exit multiple by 0.5x (to 3.1x)		\$233K

The moves do not simply add together.

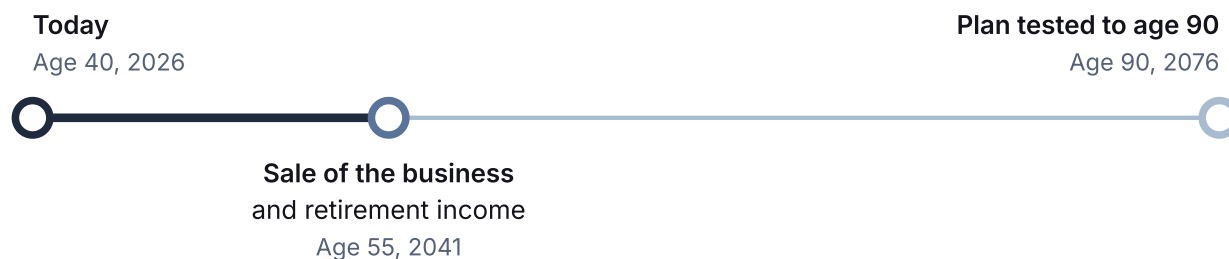
Exit readiness 4.3 of 10 (Developing). The first steps above target the weakest areas.

Putting the Blueprint to work.

This report is a starting point for a conversation, not a finished plan. At our next meeting, we'll walk through which of the opportunities above makes the most sense for your business, your timeline, and how much involvement you want going forward — then build a concrete next step from there.

Your path

Today to age 90



Advisor

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Valuations are estimates. Business values in this Blueprint are estimates based on information you provided and common methods such as seller's discretionary earnings (SDE) or EBITDA and industry multiples. They are not certified appraisals or formal valuations and should not be relied on for a sale, financing, tax filing, legal or other formal purpose. Consult a credentialed business appraiser, your CPA and your attorney for those needs.

Projections are hypothetical. The figures here are projections, not guaranteed results. They rest on assumptions about earnings, growth, valuation multiples, investment returns, inflation, taxes and the terms of a sale, and actual results will differ. Tax figures are estimates; C.S. Wealth, LLC does not prepare tax returns, and your CPA should confirm them. Investing involves risk, including loss of principal. This Blueprint is based on current law, which may change.

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