

EXIT PLANNING · ~3 YEARS OUT · NO EMAIL REQUIRED

# The Exit Planning Readiness Diagnostic.

## *Where do you stand today?*

Sixteen questions for business owners who are **roughly three years** from a sale, merger, or transition. The years before an offer are where value is won or lost. This tells you, honestly, where your highest-leverage next move sits.

### HOW TO USE THIS

Read each statement and check the box only if it is genuinely true today, not aspirational. Answer honestly; there are no trick questions and no wrong answers. Count your checked boxes in each section, write the subtotal, then add the four subtotals for your total out of sixteen. Five minutes is plenty. Nothing here is collected or sent anywhere; this page is yours.

## 01 Business Value & Transferability

*Could the business thrive, and sell, without you in the middle of everything?*

- The business could run for 60 days or more without my day-to-day involvement, because a capable management team makes the decisions.

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- Revenue is durable and diversified, not dependent on me personally, a single client, or a handful of relationships.

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- Our financials are clean and would withstand a buyer's quality-of-earnings review without surprises.

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- Systems, contracts, and processes are documented, so the value stays with the company rather than walking out with me.

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SECTION SUBTOTAL \_\_\_\_\_ / 4

## 02 Financial Readiness

*Does a sale actually get you to the number that funds the rest of your life?*

- I know my number: the after-tax proceeds I need from a sale to fund the life I want, independent of the business.

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- I have a current, realistic estimate of what the business is worth today and the gap between that and my number.

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- My personal wealth is not concentrated almost entirely in the business; I am building assets outside of it.

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- I understand how a sale would translate into sustainable income, not just a one-time lump sum.

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SECTION SUBTOTAL \_\_\_\_\_ / 4

## 03 Deal & Tax Structure Readiness

*Is the transaction positioned to let you keep more of what you built?*

- I understand how deal structure (asset versus stock sale, installment notes, earn-outs, rollover equity) would change my after-tax outcome.

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- We have explored strategies that require lead time, such as QSBS qualification, trust planning, or charitable structures, while there is still time to use them.

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- My entity structure and ownership are positioned ahead of a sale, not scrambled at the letter of intent.

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- I have, or know I will assemble, a coordinated deal team (M&A attorney, CPA, wealth advisor) working from one plan.

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SECTION SUBTOTAL \_\_\_\_\_ / 4

### NOTES TO SELF

*What stood out, and where do you want help first?*

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## YOUR READINESS

Add your four section subtotals.

**Your readiness score**

\_\_\_\_\_ / 16

**0-6**

### FOUNDATION

With about three years of runway, you are early in the best possible way: value, structure, and plan are all still movable. This is where the most money is won or lost. Start by building transferable value and getting clear on your number.

**7-12**

### BUILDING

You have real momentum. The gaps that remain are usually the ones that quietly cost the most at closing. Tighten deal structure and financial clarity while there is still time to act on the strategies that need lead time.

**13-16**

### EXIT-READY

You are positioned well ahead of most owners. The work now shifts from building readiness to protecting and optimizing: locking in the structure, the tax strategy, and the life-after plan so nothing slips before you sign.

**Where to start:** If you checked No to three or more boxes in any single section, begin there. A low score is not a verdict. With roughly three years in hand, it is simply a map of where your attention pays off most.

**Is a sale already on the table?** This diagnostic is built for owners who are roughly three years out, where there is still time to shape value and structure. If you have an offer in hand or a transaction is imminent, the focused 90-day Exit Planning Readiness Sprint is the better fit: [whitwelladvisors.com/plan/exit-planning-readiness-sprint](https://whitwelladvisors.com/plan/exit-planning-readiness-sprint)

## Turn your score into a plan.

Our exit planning engagement is designed for the three-year window: building transferable value, modeling your after-tax number, and structuring the eventual deal so more of what you built stays with you and your family.

Bring this page to a conversation. We will walk through where you stand and the highest-leverage moves to make first.

**Book a 25-minute conversation: [calendly.com/whitwell-advisors/mergers-and-acquisitions](https://calendly.com/whitwell-advisors/mergers-and-acquisitions)**

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