



A SMALL BUSINESS OWNER'S
GUIDE TO:

EXITING YOUR BUSINESS AND ACHIEVING FINANCIAL INDEPENDENCE



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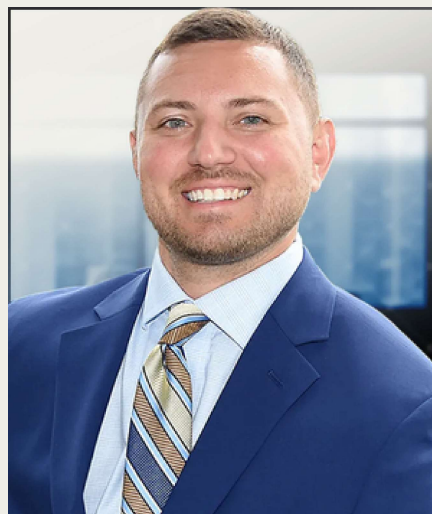
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MEET THE ADVISORS



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ABOUT



At Oujo Wealth Strategies, we specialize in comprehensive financial planning designed to support you through every stage of life — and beyond. From retirement and investment strategies to tax planning, insurance, estate, and charitable giving, we take a thoughtful, integrated approach to help you build and protect your wealth.

We work with high-income earners, high-net-worth individuals and families, business owners, executives, active seniors, and those facing life transitions such as widowhood. No matter where you are in your financial journey, our goal is to simplify the complex and give you confidence in your next steps.

Above all, our clients are at the heart of everything we do. Providing exceptional service, clear communication, and truly personalized advice is our top priority. We're here to help you create a plan that not only supports your goals today — but also creates a legacy for the future.

INTRODUCTION

As a small business owner, you have unique opportunities *and* challenges when it comes to building wealth and reaching financial independence.

Unlike traditional employees, you control your income potential. But you also face:

- Irregular cash flow
- Limited employer-sponsored benefits
- Pressure to constantly reinvest in your business

This guide is designed to help you successfully grow your business while mapping out a clear path to financial independence.



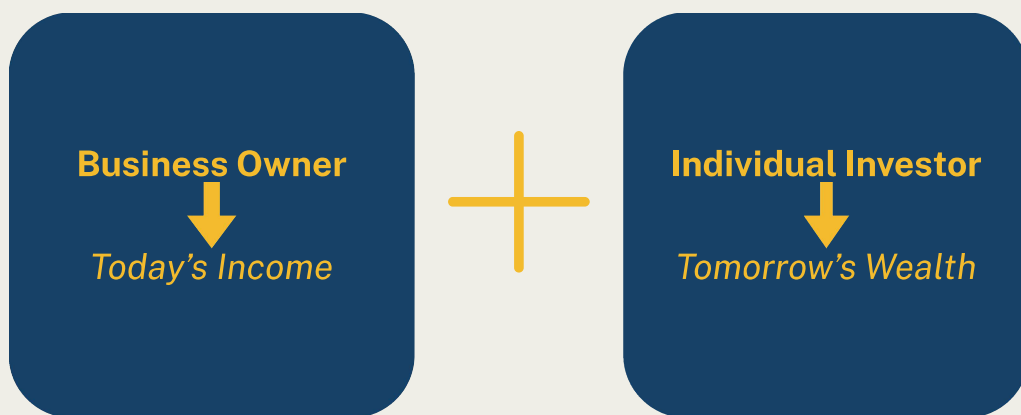
UNDERSTANDING FINANCIAL INDEPENDENCE AS BUSINESS OWNERS

Financial independence means having enough passive income and accumulated wealth to support your lifestyle-*without relying on your business income.*

For business owners, this typically involves:

- Multiple income streams
- A valuable, saleable business asset
- Personal wealth outside the company

Think of yourself as **BOTH:**



1) KNOW YOUR NUMBER

One of the biggest financial planning mistakes we see business owners make is not knowing their number. This is what number they need to hit to achieve financial independence. We'd define that as running your business because you WANT to and not because you NEED to financially.

We find that many business owners are VERY passionate about their business and tend to stay on longer than they need to for various reasons such as:

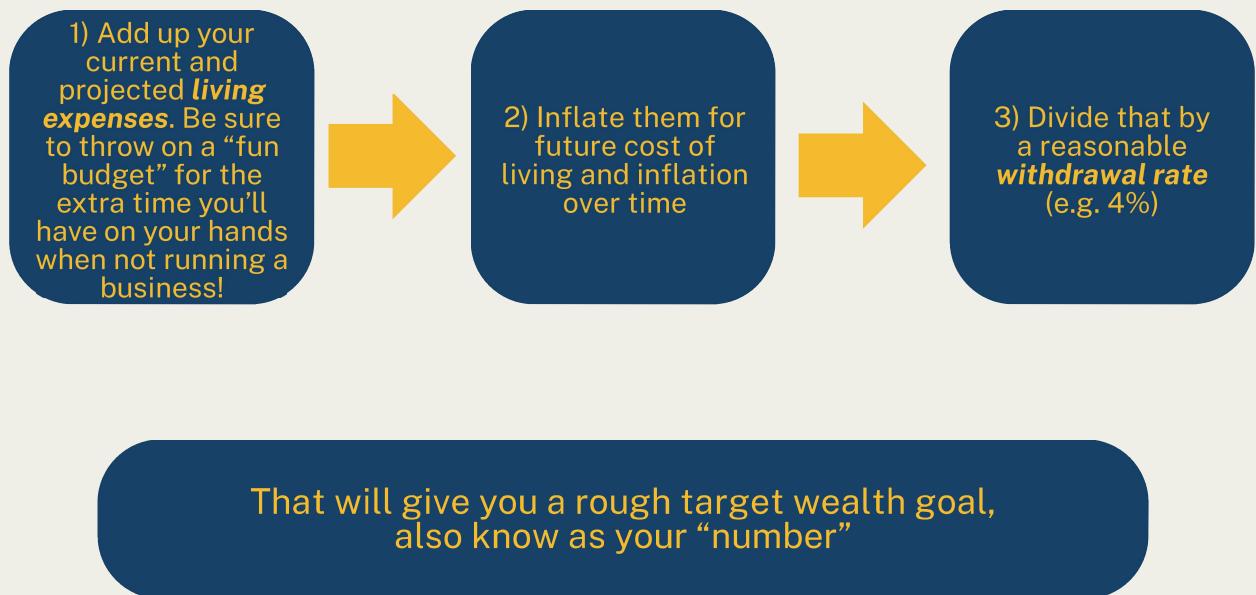
- Not having a good/formal succession plan
- Not having a good/formal exit plan
- Having children or loved ones involved in the business and wanting to make sure they are taken care of
- Just overall loving the business SO much to where it becomes such a part of you that the thought of not having it gives you a sinking feeling in your stomach
- Feeling the business NEEDS YOU- when you work for your business but your business doesn't work for you

These are all valid reasons- but without a clear *number*, you can't plan confidently.

The mistake that gets made is not knowing how much you need to accumulate to be able to:

- 1) Leave you financially independent and able to live your life to the fullest
- 2) Have enough to help your loved ones during your lifetime and after

Here is a simplified approach to calculating your number:



Note: This is super simplified-you'll need help from experts (like us) to run the detailed analysis

2) DETERMINE *HOW* YOU WILL HIT YOUR NUMBER

This sounds super easy, right? Not so fast! This isn't just about saving.

As a business owner you have a unique situation in that you:

- Pay for life through your business cash flows
- Have a business value that can be monetized later and sold (unlike traditional employees)
- Need cash to invest in your business and for “what if” moments

So how do you determine how you'll hit your number? Start with a personal balance sheet:



This gives you a rough idea of whether or not you're close, far off, or very well off.

If you haven't hit your "number," here's what steps you can take to get there:

1) Determine how you can increase the value of your company:

- This is a BIG deal that MANY business owners overlook. The right strategies can prevent you from underestimating the value. There are plenty of resources out there to help you grow your business' value- and we're one of them!

2) Make sure you have the right investment vehicles OUTSIDE of your business

- Business retirement plan
 - You want to make sure you have the BEST retirement plan for your business' unique needs
 - This might be a 401(k), Simple IRA Plan, SEP IRA Plan, Cash Balance Plan, Defined Benefit Plan, etc.
- IRAs/Roth IRAs
 - These can be invested OUTSIDE of work plans and offer tax-advantaged growth opportunities.
- After-Tax Brokerage Account
 - These can be used to diversify away from your business
 - Many business owner's net worth is highly concentrated in the value of their business which increases risk
 - This is a smart way to reduce over-exposure to a single asset- *your business*.

You want to make sure you are touching on all three of these areas to help hit your number. We can help you tie all of this together with a personalized financial plan that puts real numbers behind your goals.

3) PLAN A TAX EFFICIENT EXIT STRATEGY

Once you're ready to sell your business, we are big fans of finding the most tax efficient way to sell your business that helps meet your life and financial goals. **Here are some ways this can be done:**



1) Shifting ownership interest to children/loved ones who you want to see benefit and are in a lower tax bracket



2) Selling in a lower tax year if tax law changes.



3) Possible Charitable Remainder Trust opportunities:

- You get a federal tax deduction (*check state rules)
- Business sold and proceeds go into the trust
- Trust produces income
- Income goes to you as the beneficiary
- Money in the trust goes to charity upon death
- Money in trust is NOT included in your taxable estate



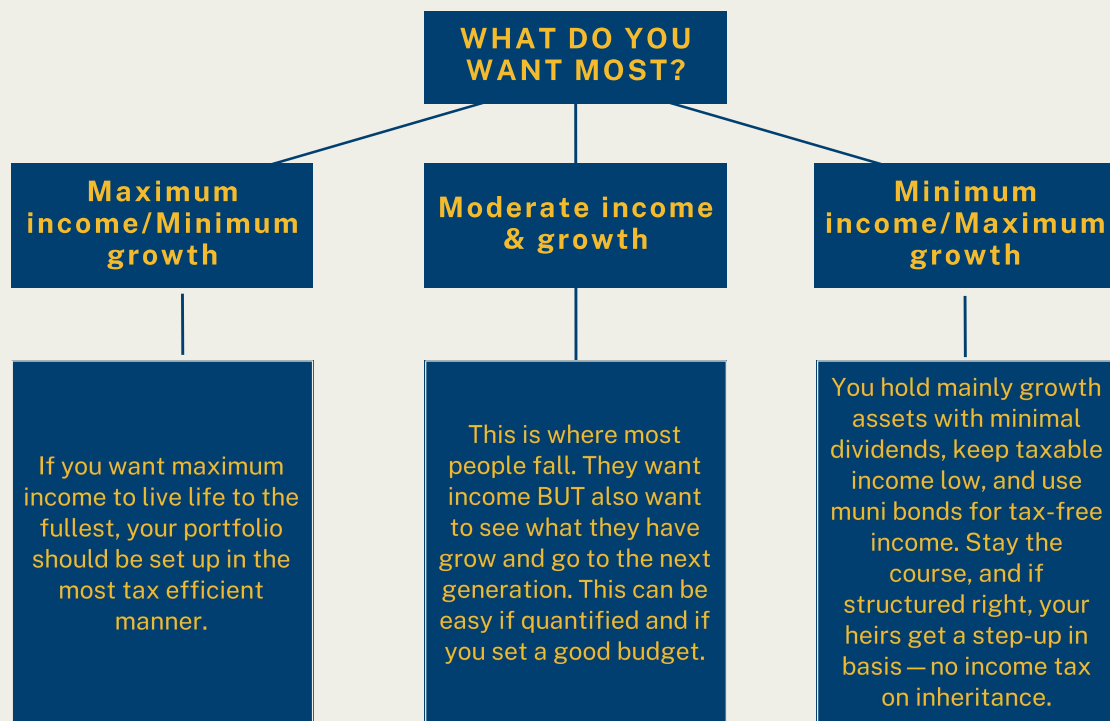
4) Splitting the sale into multiple years to try and take advantage of lower capital gains brackets.
In order to do this, you have to be REALLY comfortable with who you are selling to

Key Takeaways:

- You want to marry your strategy to your goals/objectives- *NOT someone else's.*
- It's important to pick the right buyer. This might not be the highest bidder, or even the person you trust with your gut. The goal is to find someone in alignment with your values, employees, and legacy.

4) ONCE YOU'VE SOLD

Now it's time to align: you want a portfolio put together that fits your needs and wishes.



CASE STUDY: REAL CLIENT STORY

A married couple came to us with about **\$500,000 in retirement savings**, a **paid-off home**, and a **business generating \$200,000/year in profit**- enough to cover their lifestyle, but not quite enough to feel fully secure about retirement.

What they didn't realize?

Their business had value far beyond its current cash flow!

We helped them set up a **pension plan** that aligned with their savings goals *and* served as a tool to attract and retain top talent- strengthening the business from the inside.

Then came the game changer:

We walked them through how growing their profits and improving operations could directly increase the **value of their business**. They partnered with an industry-specific coach to implement the right strategies, and a few years later, they sold the business for over **\$1 million**.

At the same time, they steadily built their personal retirement savings. We helped design a **tax-efficient exit strategy** for the business sale, making sure it aligned with their personal goals.

Where they ended up:

- **Over \$2 million in retirement assets**
- **A paid-off home**
- **Ongoing income** from investments and Social Security
- **A lasting legacy** with wealth set to transfer to their children- in a largely tax-efficient way

This story is a powerful example of how the right planning, guidance, and action can turn a solid business into a secure and meaningful retirement- with options, confidence, and a legacy in place.

NEXT STEPS: WHAT SHOULD YOU DO IF THIS SOUNDS LIKE YOU?

Want to know where you stand financially?

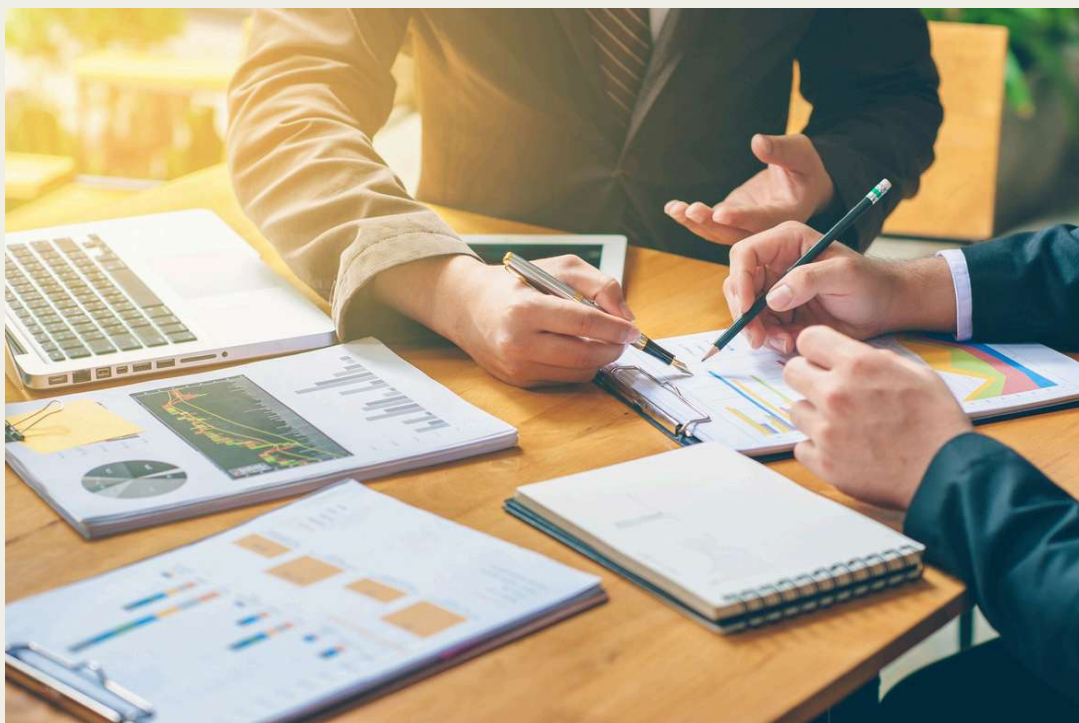
We offer a free personalized financial plan to help you get clarity on your current situation and future goals.

To get started, let's meet and see if we're the right fit.

Connect with us here:

[Getting Started at Oujo Wealth Strategies](#)

Disclaimer: This guide is for educational purposes only and should not be considered personal advice. Always consult with a professional before making financial decisions.



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