

The Owner's Guide to Selling a Business: **7 Wealth Strategies** **Most Owners Overlook**



Most guides about selling a business focus on valuations and deal terms. But the owners who preserve and grow their wealth focus on something else entirely: **what happens to the capital after the sale is finalized?**

This guide covers the personal wealth strategies that separate owners who merely sell from owners who build lasting financial legacies.

Key Takeaways

1. Wealth planning should begin **before the Letter of Intent**, not after closing.
2. **The difference between an asset sale and a stock sale** can mean hundreds of thousands of dollars in taxes.
3. **Sudden liquidity creates risks** such as divorce and creditor claims.
4. Your estate plan must be rebuilt once your largest asset is **converted to cash**.
5. Owners who plan for the **identity shift** alongside the financial shift tend to fare better on both fronts.

1. Start Your Personal Financial Plan Before the Sale



Here is a truth that catches too many business owners off guard: **the most powerful wealth preservation strategies have expiration dates.** Once a Letter of Intent is signed and the IRS considers the value of your business "known," several tax and estate planning doors can close permanently.

The [Exit Planning Institute's 2023 National State of Owner Readiness Report](#) found that **fewer than 30% of business owners have a formal transition plan in place.** That means the vast majority are walking into the biggest financial event of their lives without a strategy.

This is when you can:

- Establish trusts
- Restructure ownership
- Implement gifting strategies
- Position assets to reduce tax exposure

After the sale, you're managing a fixed number. Before the sale, you're shaping what that number becomes.



Think of it this way: if your business is worth \$10 million, the difference between thoughtful pre-sale planning and no planning at all could easily exceed \$1 million in preserved wealth (savings may be lower/higher; outcomes depend on individual circumstances and tax law changes). That is not a rounding error. That is your family's financial future.

The planning window most advisors recommend? **18 to 24 months before the anticipated sale.** Some strategies may require more or less lead time and should be assessed case-by-case.

Find out if your plan is truly a strategy before the sale.

The Sale Is Just the Beginning

Selling your business isn't the finish line. It's the beginning of a new chapter: one where your wealth works for you.

The owners who navigate this transition most successfully are the ones who plan early, assemble the right team, and permit themselves to think about more than just the money. They think about legacy, about purpose, about what comes next.

If you are considering selling your business, or **if you have already started the process, the most valuable thing you can do right now is start a conversation with someone who understands both the financial and personal dimensions of this journey.**

Book a complimentary Exit Readiness Review with SKY Investment Group and uncover the wealth strategies available to you before the LOI is signed. [Call \(860\) 761-9700](tel:8607619700) to schedule your review.

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