InfiniteWealth
Financial & Insurance Services

A PRIVATE REFLECTION WORKBOOK FOR BUSINESS OWNERS

The Owner's Conversation

Before the plan, there should be a conversation.

EIGHTEEN QUESTIONS · NINE DIMENSIONS · NO SCORE

With Alex Agahi

A WORD BEFORE YOU BEGIN

Most owners spend years building a business, and very little time thinking about the day they step away from it.

That isn't a failing. The business always needs something today, and tomorrow can wait. This workbook is a place to set today aside for an hour.

It holds the eighteen questions of The Owner's Conversation, arranged in nine dimensions across three parts of an owner's life: the business, the plan, and you. Each question has room beneath it for your own words.

There are no right answers, and nothing here is scored, graded or ranked. Some questions will take a minute. Others may stay with you for a week. Write as much or as little as you like, skip anything that doesn't apply, and come back whenever you want.

You don't need to be planning an exit anytime soon. These questions are often most useful when there's still plenty of time.

Alex Agahi

HOW TO USE THIS WORKBOOK

A few suggestions

01 **Find a quiet hour.** Print the pages, or read them on screen and write in a notebook of your own.

02 **Answer in your own words.** A sentence is enough. So is a page. Honest beats complete.

03 **Notice what is hard to answer.** The questions that make you pause are usually the ones worth your attention.

04 **Come back to it.** Answers change over months and years. Seeing how they change is part of the value.

05 **Keep it for yourself.** This workbook is yours. You don't need to send it to anyone.

BEFORE YOU BEGIN

Participation is voluntary, and you may skip any question. Do not include account numbers, Social Security numbers, medical information, passwords, or other unnecessary sensitive information. Completed questionnaires must be transmitted and maintained only through approved company systems. Please do not provide information about a spouse or partner without that individual's involvement or consent.

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PART ONE

The Business

What you have built, and how it would stand without you.

01 Value Clarity

02 Transition Clarity

03 Business Independence

04 Leadership & Continuity

05 Revenue Resilience

01

DIMENSION 01 OF 09

Value Clarity

What the business is worth, and how you know.

QUESTION 02 OF 18

Do you know what your business is worth?

02

DIMENSION 02 OF 09

Transition Clarity

What you would do, and what you want, when the time comes.

QUESTION 01 OF 18

If someone made you a fair offer for your business tomorrow, what would you do?

QUESTION 04 OF 18

Have you ever written down what a successful transition actually looks like?

QUESTION 12 OF 18

What decision about your business have you been postponing the longest?

03

DIMENSION 03 OF 09

Business Independence

How the business runs when you are not in the room.

QUESTION 05 OF 18

Would a buyer see systems, or dependency on you?

QUESTION 06 OF 18

If you couldn't be involved in the business for 30 days, what would it look like when you came back?

04

DIMENSION 04 OF 09

Leadership & Continuity

Who leads, and what happens if you cannot.

QUESTION 07 OF 18

If you stepped away from the business for six months, who could actually lead it?

QUESTION 08 OF 18

If an unexpected emergency prevented you from returning to the business, is there a clear plan for what happens next?

05

DIMENSION 05 OF 09

Revenue Resilience

How steady the business is underneath.

QUESTION 09 OF 18

How dependent is your business on a small number of customers?

QUESTION 10 OF 18

How much confidence do you have in where next year's revenue will come from?

PART TWO

The Plan

How the pieces fit together.

06 Planning Coordination

06

DIMENSION 06 OF 09

Planning Coordination

Whether the people advising you are working from the same plan.

QUESTION 11 OF 18

If your CPA, attorney, and financial advisor met today, would they all describe the same plan?

PART THREE

You

The life around the business, and the one after it.

07 Family & Relationship Alignment

08 Financial Independence

09 Life After the Business

07

DIMENSION 07 OF 09

Family & Relationship Alignment

The people who share this with you.

QUESTION 13 OF 18

Who is carrying the stress of your business besides you?

QUESTION 14 OF 18

If your spouse or partner answered these questions, would their answers match yours?

08

DIMENSION 08 OF 09

Financial Independence

What you would need, apart from the business, to feel secure.

QUESTION 15 OF 18

Apart from the business, have you figured out what you'd actually need to feel secure afterward?

QUESTION 16 OF 18

If the business sold today, plus everything else you own, would that be enough to fund the life you want afterward?

09

DIMENSION 09 OF 09

Life After the Business

Who you are, and what comes next.

QUESTION 03 OF 18

If you sold tomorrow, what would you do on Monday morning?

QUESTION 17 OF 18

What part of your identity exists outside your business?

QUESTION 18 OF 18

What are you excited about doing after your transition?

BEYOND THE EIGHTEEN

Three optional reflections

Not every question applies to every owner. Answer any that feel worth your time.

REFLECTION A

If family members or children could ever be part of your transition picture, something worth considering: If your children inherited your business tomorrow, would they thank you — or feel overwhelmed?

REFLECTION B

What legacy do you hope your business leaves?

REFLECTION C

Is there anything about your business, your future, or what comes next that these questions didn't ask — but should have?

A CLOSING REFLECTION

Look back over what you have written.

Was there a question you answered quickly, and another you kept coming back to? The second one usually deserves more of your attention.

Nothing here needs to be settled today. The point was never to reach a verdict. It was to see your situation a little more clearly, in your own words, before anyone talks about strategy.

THE QUESTION I MOST WANT TO COME BACK TO

ONE CONVERSATION I SHOULD HAVE, AND WITH WHOM

TODAY'S DATE, SO I CAN SEE HOW MY ANSWERS CHANGE

IF YOU WOULD LIKE TO CONTINUE THE CONVERSATION

Talk this through with Alex

Some owners keep this workbook to themselves. Others find it helpful to talk it over with someone who works with business owners at exactly this point in their lives.

If you would ever like that conversation, Alex Agahi would be glad to hear from you. You don't need to send your answers ahead of time. Bring the workbook to the meeting, or don't, as you prefer. Whether to meet, and anything after that, is your decision.



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IMPORTANT DISCLOSURES

This material and The Owner's Conversation are intended for educational and informational purposes and to facilitate discussion regarding business and transition considerations. They are not intended to provide legal, tax, accounting, business-valuation, investment, or financial planning advice. Neither New York Life Insurance Company nor its agents, employees, or affiliates provide tax, legal, or accounting advice. Business valuations and related determinations should be obtained from appropriately qualified valuation professionals. Please consult your own qualified legal, tax, accounting, valuation, and financial professionals regarding your specific circumstances.

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