

Reviewing Your Clients' Business

Expert assistance for business
valuations, document review,
employee retention and business
continuation strategies.

Why should you encourage your clients to conduct a Business Review?

Your business clients are generally focused on running and growing their business, leaving them open to gaps in planning that can prove very detrimental over time.

The Business Review program from Underwriters Brokerage Service helps them focus on what is important to them, including the true value of their business, how to effectively retain their most important employees and how to plan for business continuation or succession.

Who is Eligible and What are the Results?

- **The Business Review Program:** Typically geared for businesses with a book value of \$500,000 and revenues of \$2,000,000 or more. We also need to know the specific industry at the outset to confirm eligibility.
- **Expand Your Value & Enhance Relationships:** By offering this valuable service, you are able to significantly increase the value you bring to your clients.
- **Uncover Opportunities & Gain Referrals:** In-depth discussion along with financial and document review, invariably opens up other opportunities for you to provide solutions.

Why is this Important?

What is my Company Worth?

- Since the business may be one of the owners' largest assets, understanding the value is critical in everything from planning for retirement to tax planning and family legacy objectives.

Retaining Key Employees

- In today's job market, helping your business clients more effectively retain their most important employees with technical, sales, or other expertise is more important than ever.

Reviewing Business Agreements

- Because a company's value changes over time, it is vital to ask if buy-sell and other documents meet current needs- are your clients and their families getting a fair price for the business?

What is the Process?

Communicate the Value

- We can help you properly explain the why and how of a business review to your clients.

Gather Information

- Our Business Fact Finder along with select company financials enables us to provide you with an in-depth review.

Objectives Meeting

- A preliminary client meeting to better understand their priorities will enable us to focus on what's most important.

Analysis

- By analyzing all of the information provided, we can put together a concise overview and suggestions for communication to your clients.

Results Meeting

- We can assist as needed in reviewing the output and available tools to help business owners address their priorities and concerns.

How do I start the Conversation?

Consider the following discussion starters:

- “We are seeing that the current job market is pulling some seasoned veterans from skilled positions in closely held businesses while creating challenges for finding replacements for those skills. I would like to bring in one of our specialists to discuss ways to better retain and recruit those employees.”
- “We find that most business owners are focused on the day-to-day business and important agreements such as their buy-sell documents have not been reviewed recently. As a complimentary service we are able to assist with a document review and we can also provide you with a current business valuation to assist you with your planning. “
- “The recent Infrastructure Investment and Jobs Act can significantly impact the value of a business like yours. New opportunities make it even more important to keep your skilled staff together. I would like to bring in one of our specialists to discuss this with you so you are aware as to what other successful businesses are doing.”

The *Business Review* compliments our other programs including *Estate Review* and *Life Insurance Policy Review*.

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Leverage our Expertise. Enhance your Practice.



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