

## The Transitioning Business Owner

There comes a time when every business owner will ask: What's next? Is it time to move on? Only you can answer that question. But together, we can help identify the right issues for you to consider and the most appropriate course of action to ensure that your goals are achieved. And we will stay with you through the entire process because implementing the plan is just as critical as choosing the right strategy.

**"20 percent of businesses are for sale, but only one in four actually sells."**

*Source: 2005 Business Reference Guide, by Tom West*

No two business transition engagements are identical. The services we provide might begin with strategic consulting, when we learn the particulars of your situation.

Next, we might determine the value of your business and then

evaluate your estate and wealth planning needs in the context of different transition alternatives.

These steps help us identify the best transition alternative, select a preferred selling process, negotiate the transaction and close the deal. Then we can help you implement an investment strategy for any proceeds.

Our team of professionals can help you execute every step of a well-integrated business transition and move on to the next stage of your life.

Private Business Financial Strategies is part of Contango Capital Advisors, the wealth management division of Zions Bancorporation. For more information on how we can help, please contact the Private Business Financial Strategies group at 888.557.7390, or ask your banker to arrange a meeting with us.

#### Local Contango offices:

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Idaho Falls	208.557.5701
Irvine	949.251.7763
Las Vegas	702.855.4812
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Or visit [www.contangoadvisors.com](http://www.contangoadvisors.com)

#### IMPORTANT NOTE:

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## Private Business Financial Strategies

ADVISORY SERVICES FOR  
BUSINESS OWNERS &  
BUSINESSES IN TRANSITION

## Your Business Is Your Legacy

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As a successful entrepreneur, you have a substantial part of your net worth tied up in your business. We understand that your business is also your life's work – and legacy. We know that major business decisions can profoundly affect your family, employees, customers and perhaps your community.

Thinking and deciding independently have been essential to your success. This might be the time, though, when unbiased counsel on business transition and investment issues could prove invaluable.

**"...during the next 10 to 15 years, more than 70 percent of [the 12 million privately owned businesses in the US] are expected to change hands."**

*Source: The \$10 Trillion Opportunity, by Richard E. Jackim and Peter G. Christman, 2007*

## Looking to the Future

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Contango's Private Business Financial Strategies group helps you identify and evaluate all your options for the future of your business – whether that means implementing a strategy for growth, making plans for a transition to the next generation, or selling. The personal and business issues that arise – tax, estate planning, business "preparation for sale" – can be complex. And you don't get a chance to go back and do it over. Planning ahead is vital.

## How We Help

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Private Business Financial Strategies can:

- Identify the ideal buyer for your business
- Negotiate aggressively on your behalf and ensure a smooth closing
- Develop a plan to transition your business to employees through an ESOP or to heirs
- Value your business
- Create or restructure partnership agreements
- Facilitate a merger or acquisition
- Help you recapitalize or expand operations

Most business transitions are emotional events. We'll help you preserve family harmony and reap maximum financial and personal rewards.

## Our Expertise

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Contango's Private Business Financial Strategies group is composed of a core group of professionals with accounting, investment banking, and legal backgrounds. Our extensive experience with privately held family businesses has taught us that there are important considerations that transcend dollars and cents. With more than \$4 billion in completed transactions, our team has a proven record of helping business owners choose and implement the best possible strategies.

## An Integrated Approach

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Private Business Financial Strategies is a division of Contango Capital Advisors created specifically for business owners and investors. We realize that any business transition will have implications that go beyond the boundaries of any single financial specialization.

Contango Capital Advisors can implement long-term strategies to address your family's financial security and objectives through:

- Tailored investment management
- Estate and financial planning
- Hedging and diversification strategies
- Trust and estate administration
- Retirement and philanthropic planning
- Customized credit and lending services

## Talk to Us

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We can provide immediate benefits to business owners and investors in any number of situations. Contact us if you:

- Are 40 years of age or older and have heirs or dependents
- Have co-owners and/or partners
- Are considering transitioning the business within the next five years
- Have received an offer for your business or are considering a merger
- Are considering making an acquisition
- Have received conflicting information on the true value of your business