

How We Help  
Business Owners:  
From Growth  
to Exit and  
Everything In  
Between



**Running a business is not a single stage.** It is a cycle of building, optimizing, balancing, and eventually transitioning. Each phase brings its own financial considerations, from cash flow and tax planning to risk management, retirement planning, and long-term transition strategies. The stage you are in shapes the issues you need to identify and address. At Modera Wealth Management, we guide business owners through every phase, helping you protect the business you've built, your personal financial life, and the legacy you want to create.



## Growing Your Business

This is where strategy, structure, and smart financial decisions can help fuel sustainable growth.

### We help you create strategies to:

- Strengthen business cash flow so you can grow intentionally
- Manage income volatility and build predictable financial systems
- Evaluate tax-savings strategies and entity structure for evolving needs
- Strengthen financial reporting and forecasting to support better decisions and future valuation
- Build personal wealth outside of the business to avoid having your financial future tied to a single asset
- Design tax-beneficial and competitive retirement plans for yourself as the business owner and for the employees you want to attract and retain
- Establish risk management strategies (insurance, buy-sell agreements)
- Plan for reinvestment vs. personal distributions
- Understand how your business creates and measures value so you can benchmark where you stand today and identify the steps that will increase value ahead of a future sell

# Balancing Running a Business and Living Your Life

As the business grows, complexity grows with it. Your personal life shouldn't be left behind.

## We can help you:

- Integrate personal financial planning with business planning
- Manage uneven cash flow and income volatility
- Create a work-optional lifestyle roadmap
- Navigate burnout and time-management tradeoffs
- Plan for family needs, education, and long-term financial priorities
- Protect your income and your business with proper insurance
- Simplify financial decisions so you can focus on leading

# Preparing for and Eventually Selling the Business

Whether you plan to exit in two years or ten, the earlier you plan, the better your outcome.

## We can help you:

- Understand what your business is worth and how to increase its value
- Reduce owner dependency and develop leadership depth to support a smoother transition
- Prepare financially for the transition from business income to personal income
- Evaluate tax-efficient exit and succession strategies
- Coordinate your professional advisory team (CPA, attorney, valuation specialists)
- Build a transition plan that works for your family and employees
- Explore your next chapter: career, purpose, lifestyle, or full retirement
- Plan for the emotional and financial changes that come with stepping back

## Why Modera?

No matter what your business stage, we help bring structure, clarity, and coordination to the financial decisions that support both your business and your personal life. Even the most capable and accomplished business owners have blind spots, and it may be difficult to anticipate issues you have not encountered before. A coordinated team can help you stay ahead of decisions rather than responding to them under pressure. Let's sit down and talk about where you are, what comes next and how we can support you as you move forward.

*Modera Wealth Management, LLC (Modera) is an SEC-registered investment adviser. SEC registration does not imply any level of skill or training. For information pertaining to our registration status, the fees we charge including how we are compensated and by whom, additional costs that may be incurred, our conflicts of interest, any disclosed disciplinary events of the Firm or its personnel, and the types of services we offer, please contact us directly or refer to the Investment Adviser Public Disclosure web site ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)) to obtain a copy of our disclosure statement, Form ADV Part 2A, and ADV Part 3/Form CRS. In addition, our Privacy Notice outlines how we handle your non-public personal information. Please read these documents carefully before you make a decision to hire Modera, invest or send money.*

*This material is limited to the dissemination of general information about Modera's investment advisory and financial planning services that is not suitable for everyone. Nothing herein should be interpreted or construed as investment advice nor as legal, tax or accounting advice nor as personalized financial planning, tax planning or wealth management advice. For legal, tax and accounting-related matters, we recommend you seek the advice of a qualified attorney or accountant. This material is not a substitute for personalized investment or financial planning from Modera. There is no guarantee that the views and opinions expressed herein will come to pass, and the information herein should not be considered a solicitation to engage in a particular investment or financial planning strategy. The statements and opinions expressed in this material are relevant as of the date of publication and are subject to change without notice based on changes in the law and other conditions.*

*Investing in the markets involves gains and losses and may not be suitable for all investors. Information herein is subject to change without notice and should not be considered a solicitation to buy or sell any security or to engage in a particular investment or financial planning strategy. Individual client asset allocations and investment strategies differ based on varying degrees of diversification and other factors. Diversification does not guarantee a profit or guarantee against a loss.*