

family business legacy planning

From family business to *family legacy*

THE CHALLENGE

After decades of building and leading a family-owned insurance agency, a couple was ready to retire and sell the business that had been passed down through generations. The sale brought a substantial influx of cash, creating both opportunity and complexity.

While excited about what the future held, they faced important questions:

- What would this mean for their long-term retirement plan?
- Could they support their children and favorite charities in a meaningful way?
- What estate planning updates were needed to reflect their new financial situation?
- How could they manage the tax impact of the business sale in the most efficient way?

This moment, both emotional and financial, required thoughtful coordination to transition with confidence and clarity.

THE PROCESS

We started by modeling the impact of the business sale within their financial plan, using cash flow planning software to evaluate long-term outcomes. The analysis helped bring clarity to what was possible—not just for their own retirement, but also for the goals they had for family support and charitable giving. From there, we took a collaborative approach to navigate the complexity:

- **Estate Planning:** We referred them to a qualified estate planning attorney, joining the initial meeting to ensure their plan reflected their financial picture and personal wishes.
- **Tax Coordination:** Working alongside their CPA, we reviewed the tax implications of the sale including capital gains treatment, timing of estimated tax payments, and potential charitable strategies to offset taxable income.
- **Strategic Implementation:** We built a coordinated plan to manage their post-sale liquidity allocating funds for lifestyle needs, gifting, and long-term legacy planning. Each element was designed to align with their personal values and evolving goals.



THE OUTCOME

With the sale behind them and a plan in place, the couple entered retirement with a renewed sense of direction. What initially felt overwhelming became manageable through a structured process that addressed each financial component with care. They now have a clear path forward—one that honors the legacy of the business, supports the people and causes that matter most, and preserves flexibility as their needs evolve. For them, the business sale wasn't just the end of a chapter, it was the foundation for a new kind of impact, built on the success they worked so hard to achieve.

REFLECTION & TAKEAWAY

Selling a business can be one of the most significant and complex financial transitions in a client's life. It's also one of the most personal. Without careful planning, the moment can be clouded by uncertainty, tax consequences, or missed opportunities.

By combining financial modeling, estate planning, and proactive tax coordination, clients can move from short-term decision making to long-term vision—turning a business milestone into a legacy that extends well beyond the transaction itself.

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Our highly credentialed advisors work with clients in all 50 states. Learn more about our approach at [JOHNSONINV.COM](https://www.johnsoninv.com).

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