



# VALUATION AND PERPETUATION PLANNING SERVICES

## Go Beyond the Number

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The process of valuing and perpetuating an agency is about so much more than a number. With IntellAgents, you'll have a compassionate team of experts to guide you through the steps to perpetuate your agency internally or externally. Your agency is your lifeblood, your reputation and your legacy. Choose someone who understands that. Choose IntellAgents.

IntellAgents provides a robust range of consulting services designed to help independent agencies.



#### **IA PERPETUATION PREPAREDNESS STUDY**

We begin the process by meeting with agency leadership to determine if an agency is a viable perpetuation candidate or if the best option is to prepare for sale to a third party. We will review these questions, as well as other critical factors.

Do all members of the leadership team share the same desire to perpetuate?

What is the owner age or weighted average owner age?

Is stock ownership broadly or narrowly held?

Is there an existing perpetuation plan? Are any of the plan phases implemented?

What is the timeframe? Do leader exit dates match reality of stock transition time?

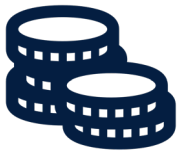
Are the proper candidates in place to perpetuate?

Is there time to hire, train, validate and transition stock?



## **CANDIDATES FOR INTERNAL PERPETUATION**

For those agencies that are perpetuation candidates, we will offer the following services



#### **VALUATION**

Understanding the true value of an agency is the foundation of all perpetuation plans, regardless if the result is an internal transfer or external sale. Along with the preparedness study, this step is a requirement in IA's Perpetuation Planning services.



#### **BUSINESS PLANNING SESSION**

Based on the preparedness and desire of the agency to perpetuate, IntellAgents will lead a one-day planning session to ensure that the owner/leadership goals are aligned.

After the business planning session, IntellAgents and agency leadership will review the big-picture perpetuation plan, including:

- Desired exit dates for key agency leaders
- Transfer of ownership to perpetuation candidates (how much stock and when)
- Stock transfer mechanisms (gifting, agency redemption, etc.)

- Plans to transfer relationships, books of business and control of the agency



#### **HIGH-LEVEL WRITTEN PERPETUATION PLAN**

Based on the results of the business planning session, IntellAgents will prepare a report of the items discussed to use as a baseline perpetuation plan. The plan will include a timeline that outlines key areas to explore during their perpetuation process, based on information shared by the agency.

#### **FOLLOW-UP**



#### **QUARTERLY CALLS**

Based on the calendar developed, IntellAgents will make calls each quarter, or as frequently as the plan requires to keep the process on track.



#### **YEARLY UPDATE MEETINGS**

IntellAgents will meet with agency leadership annually to review and test the plan and make any necessary changes to update the plan.

#### **THE ROADMAP**

If you wish to engage IntellAgents in the execution of your perpetuation plan, we will create a detailed master plan that includes:



#### **HIGH-LEVEL STOCK TRANSITION PLAN**

We will define who is transferring stock, to whom and by when, as well as map out the process using a master calendar, so agency leaders can see what the plan will look like in action.



#### **INTRODUCTION TO ACCOUNTING RESOURCES**

IntellAgents will introduce agency leaders to vetted accounting resources who can assist with determining the most optimal method for transitioning stock, review the agency's corporate structure, analyze tax structure and implications, and more.



#### **INTRODUCTION TO LEGAL COUNSEL**

IntellAgents will introduce agency leaders to vetted legal counsel who can assist with buy-sell agreements, estate planning considerations, and more. We will provide guidance before engaging with legal counsel to help gather resources and save time and legal fees.



#### **INTRODUCTION TO BANKING RESOURCES**

IntellAgents will introduce agency leaders to vetted banking resources to assist with idea for funding perpetuation, as well as loans to finance perpetuation.

### **RELATED ADD-ON SERVICES**



#### **NEXT GENERATION CANDIDATES**

To help find perpetuation candidates, IntellAgents will introduce agency leaders to recruiters to find candidates that are a good fit for the agency and culture. We can also assist with candidate selection and profile testing if needed.



#### **BOOK OF BUSINESS + RELATIONSHIP TRANSFER**

IntellAgents can guide agencies on how best to transition books of business from current owners to future owners in a way that maximizes financial benefits to each, as well as helps the agency fund the stock transfer.



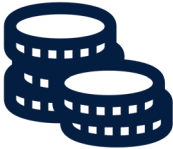
#### **LEADERSHIP TRAINING**

To help prepare future agency owners for the responsibilities they'll face in running an agency, IntellAgents will invite them to our Agency School.



## CANDIDATES FOR EXTERNAL SALE

For those agencies that are not good candidates for perpetuation and will look to a third-party sale or merger, IntellAgents will assist them in maximizing their agency value.



### VALUATIONS

Understanding the true value of an agency is the foundation of all perpetuation plans, especially when facing an external sale. IntellAgents' valuation assistance will help you make the most informed decision about the future of your agency.



### HELP BUYING, SELLING OR MERGING WITH ANOTHER AGENCY

The right partner can make all the difference in an agency sale or merger. IntellAgents can help match buyers and sellers, based on the goals of each individual agency.



### INVESTING IN THE AGENCY

Whether it is next-generation talent, new systems or digital marketing platforms, acquirers will pay premiums for agencies that have invested in their people and their operations. IntellAgents offers a range of consulting services designed to help agency leadership make the right decisions.



## READY TO GET STARTED?

We're happy to help!

Visit [intellagents.io](https://intellagents.io) or call (800) 555-1742 and ask for Craig or Carey to start your perpetuation journey.