



The Business Owner's **BLUEPRINT**

**Protect, Grow, &
Transition Your Legacy**



INTRODUCTION

Most Business Owners Don't Think About the "What If" — Until They Have To.

We work with business owners every day. They're sharp, decisive, and constantly in motion. But here's the thing: very few stop to ask, "What happens if I'm not here tomorrow?"

And we get it — that kind of planning feels distant. Until it's not.

Protecting your business isn't about predicting the future. It's about building a safety net that flexes when life throws curveballs. The right strategies don't slow you down — they keep you in control, even when the unexpected shows up.

That's what we do at Wohlstand Wealth Strategies: help you stay ready, without missing a beat.



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KEY PERSON STRATEGY

What happens when your MVP can't show up?



Every business has one person —or a few—who know the ropes better than anyone. They're the glue, the ones who keep things moving, even when no one's watching.



Now imagine they're suddenly gone.

That's where a **Key Person Strategy** comes in. It's not just insurance — it's a lifeline. If something happens to your irreplaceable team member, this strategy gives your business time to regroup, pay the bills, and keep clients confident.

Most owners don't realize how vulnerable they are until it's too late. This one move can be the difference between survival and shutdown.

Partnerships Are Stronger When the Exit Isn't a Mystery

We've seen it too often: two friends build a business, but never talk about what happens if one wants out.

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LEAD WITH PURPOSE

That's why we help partners set up a Buy-Sell Agreements early. It's a roadmap for what happens if someone retires, steps away, or passes on their share. And it's usually funded — so there's no scrambling when the time comes.

It protects friendship *and* the future.

Succession Planning Isn't About Leaving — It's About Leading

You don't have to be ready to walk away to start thinking about succession. You just have to be ready to lead with intention. Whether you're grooming a successor or planning a sale, timing is everything.

The earlier you start, the more choices you have — and the less pressure you'll feel when the moment arrives.

We don't hand you a checklist and call it a day. We ask the real questions:

- ❓ Who's your decision-maker if you're unavailable?
- ❓ Would your family know what to do with the business?
- ❓ What happens to your team if ownership changes?

These aren't hypotheticals. They're the questions that matter when life gets real.

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PLAN WITH CLARITY

We built Wohlstand Wealth Strategies in New Braunfels for a reason: we love working with people who build things from scratch. The risk-takers. The caretakers. The ones who forget to protect themselves while protecting everyone else.



To us, financial planning isn't about charts and graphs. It's about making sure your effort — your legacy — doesn't unravel when life gets messy.



We've sat across from enough business owners to know: every great company starts with someone who said, *"I'll figure it out."*
And they did.

Now it's our turn to help make sure that grit lasts. Because real wealth isn't just money — it's time, freedom, and peace of mind when the unexpected shows up.

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