DYNASTY BRIEF / WEALTH, RETIREMENT & EXIT

You Built the Business. What Happens After You?

A retirement plan and an ownership plan are different jobs. Both need attention.

ACT I / ESTABLISH

The owner cannot do every job forever

An owner may spend years keeping customers happy and workers paid, then discover that plans for life after the business remain vague. Employees may have questions about their retirement plan at the same time.

These are connected concerns, but they are not one task. A useful adviser or operations worker first learns which question they are helping answer.

ACT II / DEEPEN

Start with one responsibility

Consider a Texas shop reviewing the people who serve its workplace retirement plan. This is a teaching example. The team can start by identifying the plan documents, service providers, fees, and person responsible for follow-up.

The Department of Labor says retirement-plan fiduciaries must act prudently, follow lawful plan terms, and pay only reasonable plan expenses. Careful process matters.

ACT III / TURN

A benefit plan is not a sale plan

Reviewing an employee plan does not determine what the owner's company is worth or who will buy it. Those questions require a separate ownership-transition plan and the right professionals.

A dashboard or projection cannot promise investment returns or a sale price. Support staff can organize records and questions without presenting themselves as licensed investment, legal, or tax advisers.

ACT IV / RESULT

Make the questions visible

Ask a retirement-plan team how entry-level staff check records, track requests, and escalate errors. Ask an owner which responsibilities would need another person if the owner stepped away.

Explore Wealth, Retirement & Exit 101 to see the different roles. For your own plan, clarify who advises on employee benefits, personal finances, taxes, and the ownership transition.

FOLLOW THE SPARK / WEALTH, RETIREMENT & EXIT 101

Wealth, Retirement & Your Exit - explore the field and career ladder.
Introduction open; full lessons in development. Not professional advice.