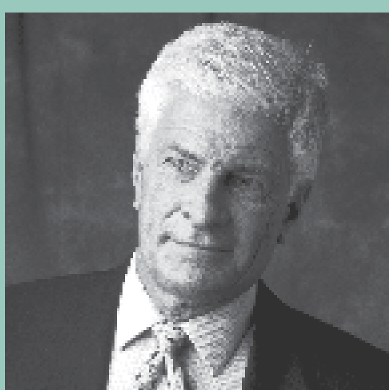
Kibble & Prentice
A USI Company

Business Continuation Planning

Transferring ownership of a business is a complex and challenging process. Kibble & Prentice helps you create a plan that benefits you, your family and your company. Our expertise enables you to preserve the value you worked so hard to build.



MAXIMIZE THE VALUE OF YOUR BUSINESS

In the lifecycle of every business, a time comes when it is desirable to transition to a new generation of owners and managers. This can take many forms: a transfer to family members or to key executives and employees; a merger; or the sale of shares to partners or to outside parties. Depending on the situation, business owners will need to address complex financial, tax, legal, strategic business and personal issues. In fact, transferring ownership is so challenging that more than 70% of family-owned businesses fail to survive to the next generation.

Kibble & Prentice enables business owners to map out and implement a successful exit strategy. Our goal is to help you preserve the value and momentum of your enterprise in a way that benefits all stakeholders—in the manner you designate.

KIBBLE & PRENTICE'S PROVEN APPROACH

Kibble & Prentice provides a complete set of business continuation solutions—including estate and business planning and wealth preservation strategies. We work to reduce taxes, supplement and preserve income and secure assets for future generations. We guide individuals and organizations through a customized succession planning process, including business transfer and financing strategies and the selection of appropriate financial tools.

The process begins with a complimentary audit of any existing estate and succession plans. You'll work with our experienced team of consultants to develop a comprehensive plan to ensure the orderly, effective transfer of your business. We coordinate the following seven key elements in our business continuation solutions:

1. **Strategic business planning** determines the future direction of the business and when and how you will exit.
2. **Management succession planning**, for its continued long-term success, identifies who will manage the company.
3. **Ownership transition planning** focuses on distribution strategies, levels of authority and advantageous transfer methods.
4. **Risk management consulting** assesses strategic risks and identifies solutions to insure your enterprise.
5. **Estate and tax planning** provides wealth transfer and estate preservation strategies to help retain assets and protect income.
6. **Personal financial planning** creates an investment strategy that's appropriate for you after the sale or transfer of your business.
7. **Wealth management consulting** focuses on the preservation of the personal assets you've worked hard to earn.

OUR TEAM OF EXPERIENCED CONSULTANTS

Kibble & Prentice maintains a team of seasoned professionals with specific expertise in business continuation planning. Our consultants serve as a single point of contact, working closely with you to develop a comprehensive plan to ensure the orderly and effective transfer of your business. Highly experienced in each step in the process, we can guide you from beginning to end, or step in along the way as needed.

We also have a blue-chip list of strategic partners that we can engage—or we can work side by side with your trusted advisors. We maintain a network of strategic alliances with advisors and consultants, enabling us to seamlessly integrate specialized services such as venture funding strategies, business process planning, or executive searches, development and coaching. In every case, we put together the team you need to ensure the longevity of your business.

STRONG RELATIONSHIPS WITH BUSINESS OWNERS

It's not unusual to find that our business relationships go back 20 or 30 years. Typically, we might have started by providing commercial insurance or an employee benefit plan. As the business owner grew familiar with our capabilities, he or she may have invested with us in a local start-up or taken advantage of our comprehensive private asset management program.

As people and their businesses grow more successful, they require more sophisticated risk management solutions. Business continuation and estate planning are critical cases in point. We've grown alongside our clients, expanding our capabilities to enable us to fully meet their needs. It's an organic process, based on competence, integrity and trust.

Naturally, you don't have to be a long-time client to benefit from our business continuation expertise. In fact, establishing a new relationship with Kibble & Prentice may be the ideal way to build a solid foundation for the next generation.

KIBBLE & PRENTICE'S OWNERSHIP TRANSFER SOLUTION INCLUDES:

- Strategic business planning
- Management succession planning
- Ownership transition planning
- Risk management consulting
- Estate and tax planning
- Personal financial planning
- Asset management
- Venture funding strategies
- Merger and acquisition planning
- Executive search, development and coaching
- Managerial accountability systems

Kibble & Prentice is committed to excellence in each individual service we provide. As a highly regarded regional firm, we're able to attract and retain top professional talent in all of our practice areas. These include: commercial insurance, employee benefits, retirement plan services, executive benefits, business continuation planning, asset management, estate planning and personal insurance. We strongly believe that our clients can benefit from seeing and managing financial opportunities and risk from a unified perspective. Please ask your Kibble & Prentice representative for additional information about the many ways in which we help clients create value and manage risk.

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601 UNION ST, SUITE 1000 SEATTLE, WA 98101-4064 · PH 206/441/6300 FX 206/441/6312 · www.kpcom.com

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