



# PINNEY

INSURANCE

A BGA with state-of-the-art  
technology that helps you better  
serve your clients & prospects

## EXIT PLANNING FOR AGENTS

*Winning Bigger, More Strategic Cases*

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## EXECUTIVE SUMMARY

Selling a business often feels like the finish line—the deal closes, the wire hits, and liquidity is achieved. But for clients, it's actually the start of a new phase where the biggest financial decisions are still ahead. Once capital moves out of the business and into personal ownership, it becomes exposed to ongoing taxation, inefficient structuring, and long-term drag that can quietly reduce wealth over time. Most business owners focus heavily on the transaction itself but give little attention to how that capital is positioned afterward. That gap creates a clear opportunity for advisors. By introducing structure around post-liquidity planning—focusing on tax efficiency, compounding, and the role of different types of capital—agents can move beyond the transaction and into higher-value, long-term conversations. This is where deeper relationships are built, more sophisticated planning begins, and additional opportunities naturally emerge.

## THE PLANNING CHALLENGE

For high-net-worth clients, the challenge isn't opportunity—it's structure.

After a liquidity event, capital is often placed into familiar vehicles like taxable accounts, private investments, or real estate. These may perform individually, but without coordination, growth, income, and legacy capital become blended, and ongoing tax exposure is left unmanaged.

The issue isn't performance—it's inefficient compounding.

The real opportunity is in how capital is structured, not just where it's allocated. When that shift happens, conversations move toward reducing tax drag, improving efficiency, and aligning capital with clear objectives.

This is where agents step into higher-value planning conversations.

# WHERE BIGGER CASES COME FROM

Approach	Typical Outcome	Case Size
Product-focused (term, annuity, single solution)	Isolated need, limited scope	Smaller, transactional
Investment-focused	Asset allocation discussion	Moderate
Exit planning-focused	Full balance sheet strategy, tax + structure + legacy	Larger, multi-layered cases

# WHAT CLIENTS ARE ACTUALLY MISSING

Client Focus	What's Overlooked	Opportunity for Agent
Sale price	Long-term tax drag	Introduce tax-efficient structuring
Investments	Asset allocation discussion	Reposition for efficiency
Income needs	Separation of capital	Define growth vs income vs legacy
Immediate decisions	Long-term compounding impact	Expand into advanced planning
Liquidity	Idle or misallocated capital	Reallocate with purpose and structure
Risk	Overexposure to market volatility	Introduce balanced, protected strategies
Legacy	Inefficient wealth transfer	Implement estate and legacy planning tools

# IDEAL CLIENTS

Client Type	Key Characteristics	Why They're Ideal	Trigger / What to Listen For	Opportunity for Agent
Business Owner (Pre-Sale)	Planning to sell in 1–5 years	Largest planning window before liquidity	"I'm thinking about selling in the next few years"	Structure sale, reduce taxes, design full strategy
Business Owner (Post-Sale)	Recently exited with \$1M+ liquidity	Capital often unstructured	"We just closed" / "Funds are sitting in cash"	Reposition assets, reduce tax drag
Serial Entrepreneur	Multiple exits or ventures	Repeated liquidity events	"I've sold before" / "Working on my next venture"	Build long-term planning system
Real Estate Investor	Highly appreciated assets	Large capital gains exposure	"I'm considering selling properties"	Introduce tax-efficient exit strategies
Professional Practice Owner	Selling medical/legal practice	Concentrated asset + income	"Looking to retire or sell my practice"	Transition into diversified structure
High-Income Executive	RSUs, stock options, equity events	Complex tax exposure	"A large portion of my comp is stock"	Optimize tax + long-term positioning
Family-Owned Business	Multi-generational ownership	Legacy + transition concerns	"We want to keep this in the family"	Align exit with estate planning
Aging Business Owner (55+)	Nearing retirement	Urgency + limited planning	"I don't have a clear exit plan yet"	Accelerate advanced planning conversations
Private Business Partner	Ownership stake in deal	Complex liquidity structures	"We're working through a buyout"	Coordinate exit + capital repositioning
High Net Worth Individual	\$1M–\$10M+ liquidity	Needs structure, not products	"I want this money working better"	Expand into multi-layered planning

# HOW TO REFRAME THE CONVERSATION

Instead of Asking...	Shift to...
Where do you want to invest the proceeds?	How should this capital be structured after the sale?
What kind of return are you looking for?	How do you want this capital to function—growth, income, or legacy?
How much risk are you comfortable with?	What portion of this capital can't afford to be exposed to risk?
Do you want stocks, real estate, or alternatives?	Where is your capital currently most exposed to taxes?
What are you doing with the money right now?	How is your capital currently structured—and where might it be inefficient?
Are you working with an advisor?	Has anyone walked you through how this capital is positioned long-term?
What's your investment strategy?	What's your strategy for reducing ongoing tax drag?
Do you want income from this?	How should income be generated without disrupting long-term growth?
Are you diversified?	Are your assets coordinated—or just spread out?
When do you need access to the money?	Which capital should remain liquid—and which should be positioned long-term?
What are your goals for this money?	What is each dollar meant to do over time?
Are you comfortable with taxes on this?	How much of your return are you losing annually to taxes?

# HOW TO STRUCTURE POST-EXIT CAPITAL

Step	What It Means	What Most Clients Do	What You Guide Them To Do	Result
1. Separate Capital by Purpose	Define roles for each dollar	Lump everything together	Divide into growth, income, and legacy buckets	Clarity and better decisions
2. Identify & Reduce Tax Drag	Understand where taxes apply annually	Focus only on taxes at sale	Evaluate and minimize recurring tax exposure	Improved long-term efficiency
3. Reposition & Protect Capital	Improve where capital is held	Leave assets in familiar structures	Shift to efficient environments and protect key capital	Better compounding + stability
4. Align & Coordinate the Plan	Limit downside risk where needed	Use disconnected solutions	Align time horizons, legacy, and overall structure	Stronger, unified outcomes

## THE PINNEY ADVANTAGE

Exit planning opens the door to larger, more strategic conversations—but it also introduces a level of complexity that can be difficult to navigate alone. Pinney helps agents lead with structure by providing case design support that organizes client assets into clear roles such as growth, income, and legacy. This makes it easier to guide high-net-worth clients through post-liquidity decisions with clarity and confidence.

When it comes to tax efficiency and advanced planning, Pinney gives agents access to specialized support that helps identify inefficiencies and uncover opportunities. Instead of needing to be the expert in every strategy, agents can rely on advanced markets guidance to bring smarter, more sophisticated ideas into the conversation—positioning themselves at a higher advisory level.

Execution is where many larger cases break down, but Pinney helps ensure they move forward. With support from underwriting, case management, and a broad network of carriers, agents can offer tailored solutions without getting stuck in the details. The result is a smoother process, stronger client outcomes, and the ability to consistently step into bigger, more complex cases.

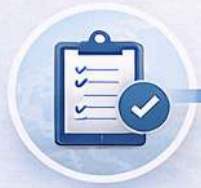
# WHAT A-TEAM DOES SO YOU DON'T HAVE TO

## Pinney's A-Team

Pinney Insurance's elite operations team that handles the full workload that typically slows life insurance production.



### Every Step Handled



Administration



Application Processing



Follow-Up



Underwriting Coordination

## FULL-SERVICE SUPPORT



### Underwriting momentum

Applications stay on track with underwriting progress monitored.

### The Result



Producers stay focused on selling and growth



Higher conversion



Stronger placement rates



Scalable production without adding headcount



# Pinney App Assist

Successful life insurance agents hate taking down applications.

You make the sale, we take down the app.

Your team will save 20 minutes per app!





VS



Pinney  
App Assist

Electronic Life App

 **20 minutes**  
to take down app

 **2 min**



We treat your clients, not just your financials. We're serious about your business — we understand you.

## No paperwork in 2026!

# Value Wheel

 Pinney Insurance: Winner of the 2017 iPipeline Industry Leadership Award



# PINNEY

## I N S U R A N C E

"Pinney has been an outstanding partner! Their support has been crucial to the success of our business. They have a rockstar staff that processes our backend so we can spend more time helping clients. Their CRM (Insureio) makes it easy to keep track of our business in real time. They've always been eager to help our business grow. Communication and responsiveness has been superb at all levels. We highly recommend Pinney!"

Jason Dana, JRC Insurance Group



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