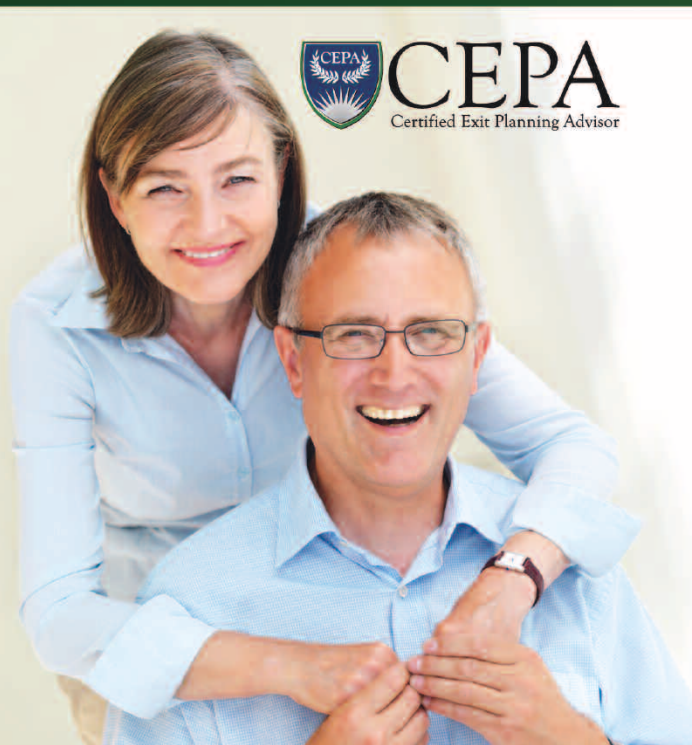


Look for the CEPA or Certified Exit Planning Advisor mark. It's your future. Plan wisely.

## It's Not Just Your Business, It's Your Life.

If you are like most business owners, your business means everything to you. This is why it's vital to plan ahead when you decide to sell or exit. There are many important issues to consider – some simple, some not. If you want to achieve the optimum outcome, here's step one: consult with a Certified Exit Planning Advisor, in a confidential meeting.

More and more advisors today (e.g. accountants, lawyers, financial advisors, brokers) claim to provide "exit planning" services. Be wary. Not hiring the right professional could cost you more than you think. With a Certified Exit Planning Advisor, you receive the highest level of knowledge, experience and ethics – from advisors who have completed the Exit Planning Institute's rigorous MBA-style certification program and passed a four-hour proctored exam.



### Bruce A. Rukkila

CPA, MA, CVA, CEPA

OWNER

Rukkila, Negro and Associates, CPAs, PC

#### Rukkila, Negro and Associates, CPAs, PC

is a full-service accounting firm located in the western Upper Peninsula of Michigan.

#### Small Business Consulting

Benefits Consulting  
Business Valuation  
Succession Planning  
Exit Strategy Planning

#### Accounting Services

Payroll Services  
Quickbooks® Consulting  
Financial Statement Services

#### Audit Services

Governmental  
Nonprofit  
Private

#### Tax Services

Tax preparation and planning  
Individuals  
Corporations  
Partnerships, LLCs, FLPs  
Trust and Estates  
Nonprofit Organizations

## RUKKILA | NEGRO AND ASSOCIATES

*Certified Public Accountants, PC*

Phone: (906) 482-6601

E-mail: [bruce@rukkilaneegro.com](mailto:bruce@rukkilaneegro.com)

[www.rukkilaneegro.com](http://www.rukkilaneegro.com)

To verify that your advisor is a CEPA, call (847) 458-2124 or visit [www.exit-planning-institute.org](http://www.exit-planning-institute.org). Our Web site is a useful resource for business owners at every stage of the exit planning curve. Tap into our expertise.



2413 W. Algonquin Road, Suite 504  
Algonquin, IL 60102  
(847) 458-2124  
FAX (847) 594-6114  
[www.exit-planning-institute.org](http://www.exit-planning-institute.org)



## Why Use a Certified Exit Planning Advisor?



*Better Outcome.  
Better Quality of Life.*



**CEPA**  
Certified Exit Planning Advisor

# Plan to Succeed!

During the “boomer retirement” years ahead, business owners who wish to sell will face greater competition for quality buyers. What’s more, changes in tax laws and regulations may limit their exit options in the future.

The best way to deal with these concerns is to develop a strategic exit plan that maximizes business value, identifies needs and opportunities, and meets your personal and business goals. To ensure a smooth, successful transition you must be proactive, not reactive. *Yes, you can control your own destiny.*

## The Value of a CEPA Professional

A Certified Exit Planning Advisor (CEPA) will help you acquire key information to make informed exit decisions and maximize your after-tax proceeds when you exit your business.

A CEPA can help you:

- *Articulate and align your personal, business and financial goals*
- *Maximize your business value*
- *Minimize taxes*
- *Identify and capitalize on timing opportunities*
- *Resolve key issues by using wise guidance and solutions*



## Certification Requirements

**Education:** CEPA professionals must complete a comprehensive five-day course offered by the Exit Planning Institute. Every three years, CEPAs must complete a minimum of 40 hours of continuing education to maintain their certification.

**Examination:** Participants must pass a four-hour proctored exam covering topics such as goal assessment, business valuation, value enhancement, exit options analysis, transaction structuring, tax planning, and working effectively as a team with other key advisors.

**Experience:** Prior to entering the CEPA program, advisors must have at least five years of experience working with business owners in a professional advisor capacity.

**Ethics:** CEPA practitioners must abide by a strict code of ethical conduct that sets forth professional responsibilities to business owners, the public and their clients.

## What to Expect from a CEPA

First, you can expect a CEPA to focus intently on you and ask many questions. This discussion will help determine your personal and business goals, financial needs, business value, tolerance for risk, and transition time frame. That, in turn, will drive the development of an exit plan tailored specifically for you.

A CEPA uses an owner-focused, targeted approach that sets them apart from other general practitioners who seldom drill down into more complex exit planning issues. The more your advisor knows, the better the results – for you, your family and your future.

## How Much Does It Cost?

Exit planners are compensated in several different ways. Some are paid a flat fee, some are paid hourly, and others use a combination of both. Your CEPA will provide information on compensation (and any conflicts of interest) in writing up front.

It would be unwise to select an advisor based on cost alone. Learn about each candidate’s depth of knowledge, credentials, process and level of exit planning services provided. See how committed he or she is to ethics and adherence to high professional standards. If you choose a Certified Exit Planning Advisor, expertise and commitment is a given. You can rely on your business transition being well-planned and as profitable as possible for you.

*Look for the CEPA or Certified Exit Planning Advisor mark. It’s your future. Plan wisely.*

