

Some **common reasons** to want to **buy, sell** or **merge**

- You have built your Agency over a 30-year period and you still don't have enough walk away money.
- You are lonely- tired of running an Agency by yourself.
- You want to grow but don't have the internal team to make that happen- and can't afford to bring in top talent.
- Want to retire in the next 5 years and have no succession plan and want to stay involved in the Agency part time.
- You have lost key people and don't have the time and will to rebuild.
- To create diversified revenue streams immediately
- Health concerns for you or a family member
- Your Agency needs to change direction and you aren't sure how to do it.
- You aren't growing fast enough in today's environment to keep up with the large IMOs.
- Recruiting is very difficult for smaller agencies to compete with technology, programs, training and expense reimbursement programs.
- Capital concerns
- You understand that by being a smaller part of a larger team you can grow production, revenues and profits quicker if done right, and the total Agency value can increase dramatically- see multiple expansion.
- Your spouse is telling you to get a job!
- You want to create family wealth- yet still enjoying life.