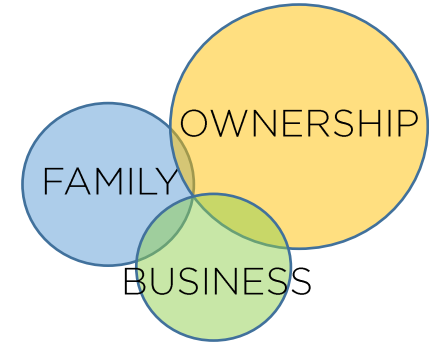
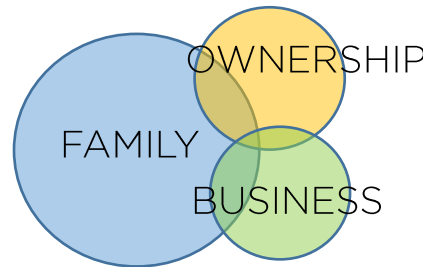
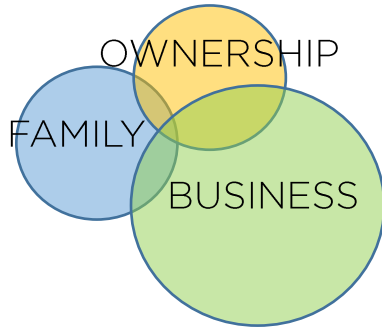


Symptoms observed when family business systems are out of balance:



- Lost connection to family vision and values
- Distant next generation
- Creates feelings of being left out and impatient capital
- Divisive estate plans
- Participation due to fear of loss of family

ANSWER:

- Is there clarity around your long-term plan? Was it created jointly?
 - Why does your business exist? (VISION)
 - How will you behave? (VALUES)
 - What will you do? What WON'T you do? (MISSION)
- Do you have a compensation philosophy and approach?

- Unqualified hires
- Compensation mismatched to employee value
- Trouble attracting non-family talent
- Informal "business approach"
- Paralyzed decision making

ANSWER:

- Is there clarity around your long-term plan? Was it created jointly?
- Do you have a family employment policy?
- Have you utilized family meetings to increase family member understanding of how they can be involved with the business?

- Senior generation are "harvesting"
- Power struggles over control
- Tax driven estate planning
- No exit or buyout strategy
- Divisive insider-outsider status
- Lost touch with economic realities of the business

ANSWER:

- Is there clarity around your long-term plan? Was it created jointly?
- Is there a buy-sell in place that all family members know about? Can folks exit ownership fairly if they want to?