



Business Owner
Advisory Services

CHARTING A COURSE FOR YOUR FUTURE.





As a business owner, there are unexpected challenges and inevitable milestones. Having the confidence to meet them depends on your level of preparation. At FNBO, we're here to help business owners like you plan and navigate critical decisions that affect your long-term financial well-being and transition.



Expertise

Protecting and preparing your business is complex. We surround you with credentialed, well-rounded experts to provide you the guidance and insights you need to be confident.



Customization

Our team developed a proprietary assessment tool to help you determine where to start, the plan we'll need to support your desired outcomes and how to measure progress along the way.



Collaboration

Our experts connect you with peers and help coordinate family and advisory teams, ensuring you have multidisciplinary guidance and a holistic understanding of your risks or opportunities.

Here's what we do for you.



Enterprise Value Estimate

Understanding the value of your company is important when making decisions for your future.



Transition Planning Advisors

Our credentialed advisors are on your side to provide coordination, action, and accountability across your advisor team.



Risk & Continuity Review

Even successful business owners can overlook the basics. Our team helps you prepare and uncover gaps in your plan.



Owner Community and Resources

We help connect you with a confidential peer group and content so you can discover shared experiences and gain insight from other business owners in your position or who are a step ahead.

Four Outcomes for Financial Wellbeing

FNBO's proprietary system is designed to provide foundational security around four key outcomes for business owners. These unique metrics allow us to measure your progress toward each outcome, diagnose issues along the way and develop action plans for success.



Guiding transition. Preserving continuity.

After six generations of family ownership, no one knows the importance of proactive transition planning better than FNBO. Our expert team is honored to be able to help you, your family, and future leadership prepare for that moment, whether they're family, key employees or outside buyers.

The strength of FNBO.

FNBO is the great big, small bank. We recognize the value of the handshake in everything we do, delivering personalized service and experiences for you and your community.

FAST FACTS

165+
years and counting

\$30 billion
in assets

**Uncommon
Understanding**

Let's start a conversation
fnbo.com/businessadvisory



We may refer you to (a) other FNBO lines of business or affiliates of FNBO, or (b) service providers with an established referral relationship with FNBO. Please note that FNBO may receive a financial benefit if you elect to utilize FNBO, its affiliates or referral partners as part of your Advisor Team; however, individual FNBO Business Owner Advisors are never compensated for referrals.

Our Advisory Services do not contain: (a) an opinion as to business or asset value. Any business value discussed with us or provided to you as part of our Advisory Services are merely an estimate of value and does not indicate or guarantee the price at which your business or any interest in it can be sold. To determine more accurately the value of your business, we recommend that you engage a certified valuation specialist or certified business appraiser. If we provide an estimate of value to you, it will be a range that is provided to us by our vendors and is subject to the foregoing disclaimers (b) tax, legal, financial planning, insurance, securities or investment advice, sales recommendations or analysis, broker-dealer services, finder/placement services, or securities execution. In providing services to you, we are not acting as a fiduciary, investment advisor, appraiser, or broker/dealer.

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