A conversation for two

The Kitchen-Table Exit Plan

Before you decide what happens to the business — decide it together. A guided conversation for the two people who built it.

From Steve & Melissa Fultz · The Fultz Group

A word from us — both of us

Here's something we learned the hard way: in a family business, the biggest decisions don't get made in a boardroom. They get made at the kitchen table, late, when you're both tired. And the exit — sell, step back, hand it down, or close — is the biggest one of all.

Almost everyone in this industry talks to one person — the “founder.” That's a mistake. There are two of you. One of you may be ready to be done and afraid to say it. One of you may be holding on because stopping feels like losing yourself. Until you've both said the quiet part out loud, no plan you make will hold.

So this isn't a worksheet to rush. It's a conversation to have. Take it a session at a time. Answer your own side honestly before you compare. There's no score, and nobody's trying to win.

> **You built it together. You get to decide the ending together.**

How to use this

- **Each of you, fill your own side first.** The point isn't to match. It's to see each other clearly.
- **“I don't know yet” is a real answer.** Write it down. It's honest, and it's a starting place.
- **One session at a time is fine.** A few evenings beats one long fight. Let it breathe.
- **If it gets hot, stop.** Come back tomorrow. The plan can wait. The marriage can't.

SESSION 1

Are we ready — really?

Start with the truth, not the plan. Each of you answer on your own side. Then compare — gently.

On a normal Tuesday, how much do I have left in the tank?

YOU	YOUR SPOUSE

The thing about the business I haven't said out loud is…

YOU	YOUR SPOUSE

When I picture still doing this in three years, I feel…

YOU	YOUR SPOUSE

Right now I am: done · not done · not sure. (Write which, and why.)

YOU	YOUR SPOUSE

Together — Where do we actually agree? Where don't we — and is that okay for now?

SESSION 2

What does “out” look like — for each of us?

“Out” isn't one thing. It can mean sell, step back off the daily grind, hand it to family, or close. It can also look completely different for each of you. Say it plainly.

“Out” for me means: sell · step back · pass to family · close · not sure

YOU	YOUR SPOUSE

The first thing I'd do with a free Monday morning:

YOU	YOUR SPOUSE

What I'm most afraid of about life after the business:

YOU	YOUR SPOUSE

What I'm quietly looking forward to:

YOU	YOUR SPOUSE

Together — Whose picture of “out” are we actually building toward — and have we both said yes to it?

SESSION 3

The number, and the money

Most of the fear here is money that never gets said out loud. Put it on the table. You don't need the exact figure today — you need to stop carrying it alone.

Do we know the after-tax number we'd need to be okay? (yes / no / a guess — write it)

The money fear I carry that I haven't fully shared:

YOU

YOUR SPOUSE

If the business sold for far less than we hope — or didn't sell at all — what's our floor? What still has to be true for us to be all right?

Together — What's one money question we need a professional to answer before we decide anything?

SESSION 4

The timeline

A wish isn't a plan until it has a when. You don't have to be right — you have to be honest about the clock you're each running.

The soonest I'd want to be out:

YOU	YOUR SPOUSE

What has to be true before we can — people, money, systems, a buyer, our own readiness?

One thing we could start this month that moves us toward it:

Together — If our two timelines don't match, how will we honor both instead of one steamrolling the other?

SESSION 5

The marriage through it

The business has been a third person in this marriage for a long time. However the exit goes, the two of you are the part that has to survive it. Protect that on purpose.

What I need most from you while we go through this:

YOU	YOUR SPOUSE

The thing we keep fighting about that's really about the business, not each other:

Together — One thing we'll protect no matter what — a weekly dinner, no business talk after 8, a real day off:

Together — When this is over and the business isn't between us anymore — what do we want “us” to look like?

SESSION 6

Who does what

Alignment isn't agreeing on everything. It's agreeing on how you'll decide and who carries what. Especially if one of you wants out faster than the other.

If one of us is ready before the other, here's how we'll honor both:

Decisions I want us to make together vs. ones you can just handle:

YOU	YOUR SPOUSE

Our first three moves — and who owns each one:

THE SHARED PLAN

What we agreed on

When you've talked it through, write the short version here — together, in one hand. This page is the whole point. It's the thing you both pointed at and said: yes, this one.

The shape of our exit (sell / step back / pass on / close / decide by ___):

Our rough timeline:

Our next three steps, and who owns each:

What we're protecting in the marriage while we do this:

The date we'll sit back down and revisit this:

Where to go from here

If you landed on **sell or step back** — find out if it's even sellable yet, and how dependent it is on you (the free checks at theownershift.com). If you landed on **close** — there's an honest way to do that with your head up; ask us for the Close With Dignity kit. And if you want a second set of hands on the whole transition, that's what we do — book a discovery call, and come to it as two.

Either way — you just did the hard thing most couples avoid. You said the quiet parts out loud, together. That's not the end of anything. That's the start of doing this on your own terms.

— Steve & Melissa

This is a conversation guide, not legal, tax, or financial advice. For decisions about valuation, taxes, or your wind-down, work with a licensed attorney and CPA.