Guía · Planeación Post-Venta

3 buckets + tax planning + lifestyle + emocional

Cómo usar: el día después del closing es cuando comienza el verdadero trabajo financiero. $5M-$50M+ proceeds llegan a tu cuenta. Sin planeación previa: bad decisions pueden desperdiciar años de trabajo en 12-24 meses. Este guide te da framework para navegar transition exitosamente.

Framework de 3 buckets

Bucket 1 · Liquidez inmediata (10-20% proceeds)

2-3 años de gastos anuales en cash + short-term bonds. Buffer contra sequence risk. Permite navegar market volatility sin forced selling. Ejemplo: $20M proceeds, $600K/año gastos = $1.2-1.8M en bucket 1. Instruments: high-yield savings, treasury bills, short-term bond funds. Return objetivo: preserve capital + match inflation.

■	Calcular 2-3 años de post-sale living expenses.
■	Open high-yield savings account (Marcus, Ally, Wealthfront).
■	Ladder short-term treasuries (3, 6, 12 meses).
■	Setup automatic replenishment desde bucket 2 anualmente.

Bucket 2 · Core investment portfolio (60-75% proceeds)

Portafolio diversificado 60/40 o 70/30 para long-term wealth preservation + growth. Objetivo: safe withdrawal rate 3.5-4% para sustainable income indefinite. Diversificación crítica — cambio de mentalidad de owner (concentrated position) a investor (diversified). Considera Direct Indexing account para tax loss harvesting + charitable planning.

■	Hire wealth advisor experienced con business owner transitions.
■	Diversified portfolio 60/40 o 70/30 depending age + risk tolerance.
■	Asset location: bonds en retirement accounts, equities en taxable.
■	Consider direct indexing (Aperio, Parametric) para tax loss harvesting.
■	Annual rebalancing schedule established.

Bucket 3 · Charitable / legacy (5-30% proceeds)

CRT, DAF, private foundation, o LLC filantrópica. Depending intención + tax situation. CRT setup PRE-sale puede ahorrar $2-10M+ en tax (zero CG en contribuited portion + income vitalicio + charitable deduction). Foundation apropiada si compromiso $3M+ inicial + $500K+/año.

■	CRT setup PRE-sale si posición apreciada grande (evita CG entirely).
■	DAF setup post-sale para flexibility filantrópica ongoing.
■	Foundation solo si scale suficiente ($3M+ inicial).
■	Coordinate con estate plan (IDGT, GRAT set up parallel).

Tax planning inmediato

Sale del business trigger significant capital gains tax. Considerations: **Timing:** if closing Q4, consider partial year 1 + partial year 2. **Installment sale (Section 453):** spread gain over payment years if seller financing. **Section 1202 QSBS:** if qualifies (C-corp originally, held 5+ years, <$50M assets), first $10M gain federal tax-FREE. **CRT pre-sale:** contribuir portion of business to CRT PRE-sale = zero CG en esa portion. **Estate tax planning:** con $10-50M+ post-sale, exposure federal + estatal grande. Coordinate con CPA que sepa business transactions ANTES de closing — post-closing las opciones se cierran.

Lifestyle transition

Post-venta lifestyle inflation es risk real. Owner ha vivido con business income por décadas — post-venta tiene cash lump sum enorme que se siente infinito pero no lo es. **Safe rule:** post-sale spending <3.5-4% del portfolio annually. En $20M portfolio, eso es $700-800K/año — vida excelente pero NO ilimitada. Over-spending temprano post-venta es error común y destructivo. Consideraciones: (a) mantener same lifestyle primer año post-sale, (b) evitar large purchases primeras 12-24 meses (buyer's remorse psychology), (c) budget aumentos gradualmente sobre 3-5 años, (d) charitable giving increases OK anytime.

Preparación emocional

■	Reconocer que 75% de owners report regret dentro de 12 meses post-sale.
■	Cause principal NO es price — es identity transition + lifestyle change.
■	Preparación 2-3 años pre-venta es crítica: activities, hobbies, mentoring, board seats.
■	Discussion con cónyuge sobre what will you do together post-sale.
■	Consider exit coach o executive coach specialized en post-transition.
■	Give yourself 6-24 meses para adjustment — NO rushear next business.
■	Peer network with other post-exit owners (YPO Alumni, TIGER 21).

Post-sale planning debe start MÍNIMO 6 meses pre-closing. Sin plan: proceeds sit en cash (losing inflation), bad emotional decisions, tax opportunities missed. Con plan estructurado: proceeds preservan value + generate sustainable income + transition proceeds smoothly. Team: wealth advisor + CPA + attorney + exit coach coordinated antes de closing.