

## The Value of Collaborating with HighBank

One of the most important decisions a business owner will make is when and how he or she will generate liquidity from their business.

For your “business owner” clients who have a significant amount of their personal wealth locked up in their business, there are a breadth of options to evaluate as they define their short- and long-term goals to monetize the investment in their business.

This is where HighBank can make a difference.

*Over 70% of business owners’ wealth is in invested in their business<sup>(1)</sup>*

### Value for Your Clients

HighBank can advise your clients on an extensive range of liquidity options to diversify their assets. There are many individual factors that may influence each client’s decision, such as:

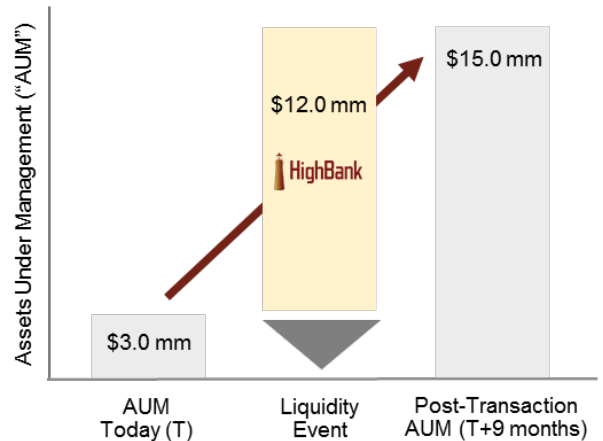
- *Your client needs analytical and valuation information on their business to develop a succession plan.*
- *Your client wants to step back from running the business but is not ready for a full exit.*
- *Your client wants to take some “chips off the table” now but continue running the business and plan a full exit at a later time.*
- *Your client is intrigued because valuations are at historically high levels.*
- *Your client is at an age where they do not want to “wait out” another down market like during the great recession.*
- *Your client wants to continue growing the business but is limited by how much more they can invest.*

### Value for Your Practice

HighBank’s senior professionals possess decades of experience in designing and executing liquidity options for private business owners. Working with us as a part of this process, and encouraging your clients to proactively evaluate these critically important business decisions, further enhances your client relationships and deepens their trust in you as a valued advisor. Finally, upon completion of any type of liquidity event, your clients’ assets under management will increase and your role will be essential in assisting them to strategically diversify their newly liquid assets.

## Value Creation to AUM through a Successful Liquidity Event

### Illustrative Example



### Representative Liquidity Alternatives:

#### Debt Recapitalization\*

A special dividend financed with debt capital  
Ownership retention: 90% to 100%

#### Minority Recapitalization\*

Sale of a minority interest to a financial investor  
Ownership retention: >50%

#### Majority Recapitalization\*

Sale of a majority interest to a financial investor  
Ownership retention: ~20% to 40%

#### Strategic Sale

Sale of the entire business to a strategic acquiror  
Ownership retention: generally 0%

\* Allows owners multiple “bites at the apple”

**HighBank serves as a highly collaborative (and never competitive) partner through your client’s major life and liquidity events.**

*HighBank is a full service mid-market investment bank and financial advisory firm. We work closely with business owners throughout the lifecycle of their business.*

# HighBank Advisors

## Investment Banking • Financial Advisory • Restructuring

HighBank Advisors offers a wide range of investment banking, financial advisory and restructuring services to meet the needs of our clients. We provide thorough, objective and conflict-free advice, innovative solutions and outstanding execution to both middle market and emerging companies. We deliver large investment bank caliber skills and experience while offering the benefits of a client-centric boutique advisor.

### Our Product Offering

We are advisors first, investment bankers second...we seek to work with our clients through the entire life cycle of their business.

#### Investment Banking

- Mergers & Acquisitions
- Financings
- Capital Structure Optimization
- Exit & Transaction Planning

#### Financial Advisory

- Board Advisory
- Valuations
- Fairness & Capital Adequacy Opinions
- Dispute Services

#### Restructuring

- Loan Workouts & Debt Restructurings
- Distressed Asset & Company Sales
- Special Situations

**We are a pure-play relationship bank...**

*...we know that if we achieve short-term transactional success for our clients, our long-term success will be guaranteed.*

### Industries We Serve

We pride ourselves on having built a high-touch, senior professional focused execution platform serving clients across a broad range of industries.

Consumer & Retail



Healthcare & Devices



Industrials & Infrastructure



Outsourcing & Services



Technology & Software



### Our People

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All investment banking services are provided by HighBank Securities LLC ("HBS"), a registered broker-dealer and member of FINRA and SIPC. HBS is a wholly-owned subsidiary of HighBank Advisors.