



# Is Your Bank Ready for the \$14 Trillion Transition?

A practical field guide to identifying business owners preparing for succession and engaging earlier with confidence.

# What This Guide Covers

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**How To Identify Business Owners Showing Early Signs Of Exit Intent**

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**The Types Of Signals That Indicate A Business May Be Preparing For Succession**

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**How To Prioritize Accounts By Transition Risk And Opportunity**

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**The Role Of Data And Analytics In Enabling Proactive Engagement**

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## Who This Guide Is For

Commercial and business bankers, private bankers, relationship managers, and market leaders supporting owner-led small and mid-market businesses.

# Introduction

Over the next decade, nearly three-quarters of privately held businesses are expected to change hands. This generational transition represents an estimated \$14 trillion in wealth transfer, and it is already reshaping the small and mid-market landscape.

For banks, business succession is often viewed as a moment of risk. Ownership changes frequently coincide with client attrition, relationship disruption, and lost wallet share. However, when approached early and intentionally, succession can become something entirely different: a powerful opportunity to deepen trust, preserve continuity, and foster relationships across generations of ownership.

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## The challenge is timing.

Most business owners do not wake up one day and decide to sell. Succession planning begins quietly, often years before a transaction, through research, education, leadership changes, and conversations with trusted advisors. These early signals rarely surface in traditional banking workflows, leaving relationship teams reactive rather than prepared.

This field guide is designed to help banks change that.

Inside, you'll find a practical framework for using data and analytics to identify potential exiters earlier, prioritize outreach, and equip relationship teams with the context they need to engage more effectively. The goal is not to predict an exact exit date, but to recognize when owners are entering a transition mindset, while there is still time to influence outcomes.

When banks engage early, succession becomes less about churn avoidance and more about continuity. Sellers are better prepared. Successor owners are introduced thoughtfully. Centers of influence are coordinated intentionally. Relationships last beyond a single ownership transition.

This guide outlines how banks can move from awareness to action and position themselves as trusted partners before, during, and after an exit.

# Identifying Exit Signals Using Data and Analytics

Succession does not begin with a transaction. It begins years earlier, when business owners start researching, reorganizing, and quietly preparing for what comes next.

Succession intent rarely appears as a single, explicit signal. More often, it emerges as a pattern of behavior over time. Business owners begin to educate themselves, adjust leadership structures, and engage new advisors well before a transaction is discussed openly.

For banks, the challenge is visibility.

Traditional relationship management relies heavily on periodic conversations and lagging indicators. By the time an owner discloses plans to sell, key decisions may already be underway. Data and analytics help close that gap by surfacing early indicators that suggest a business is entering a transition mindset.

**ATTORNEYS** **INTENT** **SHIFTS**  
**OUTREACH** **RESEARCH**  
**M&A** **SUCCESSION** **BUSINESS STRATEGISTS**  
**VALUATION** **EXIT PLANNING** **SHIFTS**  
**ACCOUNTANTS** **PROFESSIONAL NETWORKS** **WEALTH ADVISORS**  
**ADVISORY RELATIONSHIPS**

## Common Early Exit Signals

While no single signal confirms an imminent exit, patterns across several areas can indicate heightened transition readiness:

**Early exit signals are not predictions. They are indicators that a business owner may be entering a transition mindset.**

### Ownership and Leadership Indicators

- Aging owners or founders approaching retirement
- Changes in executive roles or governance structure
- Reduced day-to-day involvement by the primary owner
- Appointment of outside advisors or board members

### Business and Financial Signals

- Increased interest in valuation, recapitalization, or liquidity options
- Changes in capital structure or lending behavior
- Preparation for financial audits or due diligence
- Exploration of growth initiatives designed to improve marketability

### Intent and Research Activity

- Engagement with exit planning, succession, or M&A-related topics
- Outreach to attorneys, accountants, wealth advisors, or business strategists
- Shifts in professional networks or advisory relationships

**Why traditional banking models miss early exit intent:**

- Conversations happen outside scheduled reviews
- Signals appear across multiple data sources
- Owners often engage advisors before bankers

**Turning Signals Into Actionable Insight**

When these indicators are viewed in isolation, they can be easy to miss. When viewed together, they provide valuable context. Data and analytics allow banks to aggregate these signals across portfolios and markets, helping teams understand which relationships may require proactive engagement.

RelPro supports this approach by combining firmographic intelligence, relationship data, and real-time intent signals. This enables banks to identify potential exiters earlier, prioritize outreach, and equip relationship managers with the insight needed to initiate timely and relevant conversations.

The goal is not prediction. It is preparedness. RelPro provides a system of insight that makes early identification and orchestration scalable across portfolios, not dependent on individual intuition. For market leaders, this approach also creates consistency across teams, ensuring succession risk is identified and addressed systematically rather than sporadically.

# A Practical Banker Conversation Framework

Identifying exit intent is only valuable if relationship teams are prepared to act. The most effective succession conversations do not begin with transactions or products. They begin with curiosity, education, and trust.

This framework is designed to help bankers engage business owners thoughtfully, regardless of whether an exit is imminent.

**Bankers don't need to be exit experts. They need to know when to engage and who to bring in.**

## Readiness Questions That Open the Door

These questions help surface preparedness gaps while signaling partnership rather than pressure:

- 1 When was the last time you had an independent valuation of the business?
- 2 If you stepped away from daily operations for six months, who would cover for you?
- 3 Have you thought about what a successful transition would look like for you personally?
- 4 Do you have a documented plan for leadership or ownership transition?
- 5 Who are the advisors you trust most as you think about the future of the business?

## Interpreting the Signals

### Potential Red Flags

- No formal valuation or transition planning
- Heavy reliance on the owner for daily decision-making
- No coordinated advisory team
- Uncertainty around post-exit personal or financial goals

### Positive Indicators

- Openness to education and discussion
- Engagement with trusted advisors
- Willingness to document plans
- Interest in preparing early, even without a near-term transaction

## When to Introduce Centers of Influence

Succession planning is rarely solved by one advisor. The banker's role is often that of orchestrator, helping owners connect with the right expertise at the right time.

Introducing centers of influence is most effective when framed around solving specific challenges, not selling services. Early coordination helps owners move forward with clarity and confidence, while reinforcing the bank's role as a long-term partner.

### Banker Center Of Influence: Business Succession Planning

*Investment Bankers or  
M&A Advisors*

*Wealth Managers and  
Financial Planners*



*Accountants and  
Tax Advisors*

*Attorneys*

*Business Strategists and  
Exit Planning Advisors*

# The Exit Planning “Dream Team” and the Banker’s Role

Successful exits are supported by coordinated advisory teams. Each advisor plays a distinct role, and outcomes improve significantly when these roles are aligned early in the process.

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## Common Centers of Influence and Their Roles

### **Attorneys**

Support legal structure, transaction documentation, governance, and estate considerations.

### **Accountants and Tax Advisors**

Provide valuation insight, tax planning, and financial readiness assessment.

### **Wealth Managers and Financial Planners**

Help owners translate business value into personal financial security and post-exit planning.

### **Business Strategists and Exit Planning Advisors**

Guide operational readiness, leadership transition, and long-term exit strategy.

### **Investment Bankers or M&A Advisors**

Support transaction execution, buyer identification, and negotiation when appropriate.

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## The Banker as Orchestrator

### **Orchestration Matters**

No single advisor can solve succession alone. Outcomes improve dramatically when advisors are coordinated early.

Banks are uniquely positioned to connect these advisors and provide continuity throughout the transition. By engaging early, bankers can:

- Support preparation before a sale or succession
- Introduce trusted advisors at the right moment
- Maintain relationships with both sellers and successor owners
- Provide financing, treasury, and onboarding support across ownership changes

**In the most successful exits, the banker is not the loudest voice. They are the connector who ensures continuity.**

RelPro enables this orchestration by giving banks visibility into relationships, ownership dynamics, and Buyer Intent Signals across their client base. With better insight, bankers can act earlier, engage more confidently, and play a central role in successful transitions.

Succession planning is not about timing a transaction perfectly. It is about being present early enough to matter.

Banks that move from awareness to action are better positioned to protect relationships, grow relevance, and support business owners through one of the most important decisions they will ever make.

**Want to learn more about RelPro and how commercial, business and private bankers use our platform?**

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