

**Table 3: Connecting Common Business Transition Priorities to Potential MI Conversation Techniques**

Owner Priority	Strategic Planning Objective	Advanced Tools or Tactics	Possible MI-Adherent Lead-in	Explanation of MI Technique
Concerned about minimizing tax exposure	Consider both charitable and gifting strategies	SLAT, CRUT, CLAT, DAF, IDGT, GRAT	"You are expecting a substantial sales price for your business, which would trigger estate taxes due when you pass away. What is your sensitivity toward paying estate tax?"	An open-ended question inviting the client to reflect on legacy and financial impact without rushing to solutions. It avoids assumptions about their emotional or financial thresholds.
Wants to pass the business on to family	Plan for how ownership and control over the business will flow	Buy-sell agreements, trusts, investment committee, trust protector	"Your family is a top priority for you. You're wanting to ensure the business stays in your bloodline and stands the test of time."	Begins with an affirmation of client values, followed by a complex reflection—a thoughtful interpretation of the client's intention for legacy continuity.
Wants to maximize business value	Develop a plan to grow the business value within a certain time frame	Business value acceleration consulting, increasing business transferability and attractiveness to a potential buyer	"You've worked hard to grow your business to where it is today, and you're not willing to leave anything on the table."	A complex reflection acknowledging the owner's ambition and emotional investment. Reflections help explore complexity without judgment.
Health concerns	Provide operational management continuity	Develop a management team that can run the business, hire a CEO/CFO	"You've mentioned having some health concerns. What do you see as a best-case scenario for how the business would operate if you could no longer serve in your current role?"	An open-ended question evoking the client's own ideas for continuity planning. Eliciting change talk increases ownership and reduces resistance compared to adviser-driven directives.
Wants to benefit family without giving them control	Separate ownership from management	Recapitalization, voting/non-voting stock structure, trusts	"Are you open to hearing a common technique that has worked well for other business clients I've served?" (Then offer the idea, followed by) "What do you make of that idea?"	The Ask-Offer-Ask method: asking permission before offering advice promotes partnership and autonomy; asking again afterward promotes evocation, drawing out the client's true response.