

FOR INSURANCE BROKERS



# THE RISKS A POLICY CAN'T COVER.

*You insure the business. We build the durability inside it.*

LIMESTONE embeds as CFO and Operating Partner inside your \$3M to \$30M commercial clients. We reduce the risks you can't write a policy for.

## WHAT UNINSURABLE RISK LOOKS LIKE

### OWNER IS THE BUSINESS

Key-person coverage has limits. The business value still depends on the owner running it day-to-day.

### NO SUCCESSION, NO PROCESS DOCS

Continuity risk is real. The business runs on the owner's head, not on systems.

### REVENUE UP, CASH DOWN

Premium payment risk rises. Working capital and lender management are gaps.

### NOT VALUED OR TRANSFERABLE

Buy-sell agreements based on stale numbers. The valuation hasn't been refreshed in years.

### REPORTING TOO WEAK FOR DILIGENCE

Won't support an accurate valuation or a funding event. The bank or buyer will pick at it.

### IMPLIED EQUITY PROMISES

Family or key-operator arrangements never put on paper. Each year makes it harder.

*Clean handoff. No overlap with your lane. We don't consult on insurance, risk, or coverage. Ever. Your scope is protected. No referral fees, no commissions, no revenue share. Both directions.*

WHAT YOUR CLIENTS NEED FROM US

# SIX REFER MOMENTS.



**01 EMBEDDED CFO + OP**

Ongoing financial and operational leadership. Both partners in the seat. Flagship engagement.

**03 EXIT READINESS**

6 to 18 months before sale. Multi-year operating work that builds the multiple.

**05 CAPITAL RAISE / DEBT REFI**

Raise-ready in 8 to 12 weeks, built the way investors and lenders read.

**02 SUCCESSION + TRANSITION**

Family, ESOP, MBO, outside sale. Bench-first approach that makes any structure real.

**04 VALUE CREATION SPRINT**

60-day fixed-scope margin recovery. Two to four levers, ranked and driven.

**06 TURNAROUND**

Cash visibility, lender communication, stabilization. Embedded within days.

YOUR CLIENT'S PATH



**FREE**

**FOUNDATION CHECK**

Bedrock Score on our website.  
24-hour reply.

**FREE**

**CORNERSTONE SESSION**

30 to 60 min with both partners.  
We name the binding constraint.

**PAID**

**QUARRY-TO-CAPSTONE DIAGNOSTIC**

Three to four weeks. Capstone Report delivered.

**ENGAGE**

**LIMESTONE ENGAGEMENT**

Advisory or Embedded. Driven by **Value Creation Plan**.



**JARED LUEGERS, CFA**  
FOUNDER & OPERATING PARTNER

Builder by instinct, operator by track record, investor by training. Founder of OWN Indiana. Has run operations through a \$200M strategic sale and separately helped acquire a small Indiana operating business. From Jasper, Indiana.



**RYAN ANOSKEY, CPA**  
CFO PARTNER

Finance-first operator. 13+ years in transaction due diligence, valuation, audit, and corporate finance. 100+ Quality of Earnings engagements and valuations delivered. From Evansville, Indiana.

MAKE A WARM INTRO

**Three-way intro or warm text.**

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BUILT IN INDIANA  
BEDFORD LIMESTONE COUNTRY

FROM QUARRY TO CAPSTONE · YOU INSURE THE BUSINESS. WE BUILD WHAT'S INSIDE IT.

Indiana's embedded CFO and Operating Partner firm