

FOR INSURANCE BROKERS

# THE RISKS A POLICY CAN'T COVER.

*You insure the business. We build the financial and operational durability inside it.*

LIMESTONE embeds as CFO and Operating Partner inside your commercial clients, \$3M to \$30M owner-operated companies with key-person risk, no succession plan, and financial reporting that wouldn't survive diligence. We reduce the risks you can't write a policy for.

*You see the risk every day. A business owner who IS the business. No successor. No documented financials. No forecast. If that owner gets sick, burned out, or gets a buy offer they aren't ready for, the business value your policy is based on evaporates. We embed the infrastructure that makes these businesses durable.*

## WHAT UNINSURABLE RISK LOOKS LIKE

# SIX RISKS YOU SEE.



### **OWNER IS THE SINGLE POINT OF FAILURE**

Key-person life and disability coverage has limits. The business value still depends on the owner running it day-to-day. We build the leadership bench that survives the transition.

### **BUSINESS ISN'T VALUED OR TRANSFERABLE**

Buy-sell agreements are based on stale numbers. The valuation hasn't been refreshed in years. We build the financial infrastructure that makes a credible valuation possible.

### **NO SUCCESSION PLAN, NO DOCUMENTED PROCESSES**

Continuity risk is real. The business runs on the owner's head, not on systems. We document the operating rhythm and build the people who can run it.

### **FINANCIAL REPORTING WON'T SURVIVE A FUNDING EVENT**

Too weak to support an accurate valuation or a debt/equity raise. We install the monthly close, KPI dashboard, and reporting cadence that the bank or buyer actually wants.

### **REVENUE GROWING, CASH STRUGGLING**

Premium payment risk rises. Working capital, cash forecasting, and lender management are gaps. We install the 13-week cash forecast and the lender conversation.

### **FAMILY EQUITY OR KEY-OPERATOR PROMISES**

Implied arrangements never put on paper. Each year that passes makes the conversation harder. We surface and structure these alongside your client's attorney.

## WHO OWNS WHAT.

### YOU OWN

### **INSURANCE AND COVERAGE.**

All coverage advice. All policy work. All risk advisory. We don't consult on insurance, risk, or coverage. Ever.

### WE OWN

### **INSIDE THE BUSINESS.**

Embedded CFO + Operating Partner. Succession, exit readiness, Value Creation Sprint, capital raise. The infrastructure inside.

# 5 WHEN TO REFER.

## EMBEDDED CFO + OPERATING PARTNER

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

## SUCCESSION + TRANSITION PLANNING

Family, ESOP, management buyout, outside sale. The bench-first approach that makes any structure real.

## EXIT READINESS

6 to 18 months before a sale or transition. Multi-year operating work that builds the multiple before the buyer ever asks.

## VALUE CREATION SPRINT

60-day fixed-scope diagnostic plus execution. Two to four margin levers, ranked and driven.

## CAPITAL RAISE OR DEBT REFI

When growth capital is on the table. Raise-ready in 8 to 12 weeks, built the way investors and lenders read.

## TURNAROUND OR SPECIAL SITUATION

Cash visibility, lender communication, stabilization. Embedded within days when the situation is urgent.

## CLEAN PARTNERSHIP.

**No referral fees, no commissions, no revenue share.** Both directions.

**We don't consult on insurance, risk, or coverage.** Your lane is protected.

**All retainers month-to-month.** All projects fixed-scope.

**Three-way intro call.** You frame it, we deliver, the client thanks you.

STEPS · YOUR CLIENT EARNS EACH ONE

# 4 YOUR CLIENT'S PATH.

01

FREE

### FOUNDATION CHECK

Your client gets their **Bedrock Score** on our website. 24-hour reply.

02

FREE

### CORNERSTONE SESSION

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

03

PAID

### QUARRY-TO-CAPSTONE DIAGNOSTIC

Three to four weeks. Your client receives **The Capstone Report**.

04

ENGAGE

### LIMESTONE ENGAGEMENT

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

## THE PEOPLE BEHIND THE WORK

# MEET THE TEAM.



### JARED LUEGERS, CFA

#### FOUNDER & OPERATING PARTNER



Builder by instinct, operator by track record, investor by training. Grew the CFA Society of Indianapolis forum from ~120 to 350+ members at the Speedway and served two terms as president. Has run operations through a \$200M strategic sale and separately helped acquire a small Indiana operating business. Founder of OWN Indiana (The Indiana Owner-Operator Network). From Jasper, Indiana.

### RYAN ANOSKEY, CPA

#### CFO PARTNER



Finance-first operator. Builds the systems and runs them with you. 13+ years in transaction due diligence, valuation, audit, and corporate finance, including roles at Roche and Blue & Co. 100+ Quality of Earnings engagements and valuations delivered. From Evansville, Indiana.

## NEXT STEP

# MAKE A WARM INTRO.

The cleanest way to refer is a three-way intro call or a warm text to Jared. You frame it, we deliver, the client thanks you. No commissions, no referral fees, no contracts. Just goodwill, both directions.

## CONTACT

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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