What this is: A founder's playbook for the three ways out of The Getting Ahead Guidebook — selling it, sunsetting it gracefully, or handing it off to a designated successor if you can't continue. Each path has different legal obligations, different timelines, and different financial outcomes. This doc covers all three so future-you doesn't have to figure it out under stress.

Your Three Exit Paths — At A Glance

Path	When to use it	What you get out	Time
1. Sell	Profitable, 1+ years of revenue history, you want to cash out	**2–4× annual recurring revenue (ARR)** in most cases. $10k MRR app = $240k–480k sale price.	3–9 months
2. Sunset	Not profitable, you're tired of running it, or it's just time	Your final month's profit. Refund prorated annual subs.	60–90 days
3. Succession	Health crisis, family emergency, or you can't continue	Your designated person either runs it or sunsets it on your behalf	Plan ahead — execute on trigger

Universal truth: Your LLC is a liability shield. As long as you handle wind-down properly (notice, refunds, dissolution filings), **none of these scenarios create personal legal exposure**. The LLC absorbs the business obligations and dissolves.

■ Path 1 — Sell the Business

The good news on "my fingerprints are all over it": Many SaaS buyers actively *prefer* a founder-built product. The code is consistent, the vision is coherent, and the customer base trusts the brand. Your fingerprints are a feature, not a bug — they just need to be cleaned up before you list. (Section below covers how.)

What Your Business Will Be Worth

Small SaaS apps in the $1k–$50k MRR range typically sell for **2–4× annual recurring revenue (ARR)**, with the exact multiple depending on:

- **Churn rate** — Below 5% monthly = top-of-range. Above 10% = bottom.
- **Growth rate** — Growing 5%+/month = premium. Flat = base. Declining = discount.
- **Concentration risk** — Top customer >20% of revenue = discount.
- **Tech debt** — Clean code & modern stack = premium. Yours is Expo + FastAPI + Mongo — all modern, fine.
- **Founder dependence** — How much breaks if you walk away = the big one. (See "Fingerprints" below.)
- **Recurring vs one-time revenue** — 100% subscription is the gold standard. You have this already.

Quick valuation examples

Subscribers	Gross MRR	ARR	2× multiple	4× multiple
50	$417	$5,000	$10,000	$20,000
100	$833	$10,000	$20,000	$40,000
250	$2,083	$25,000	$50,000	$100,000
500	$4,167	$50,000	$100,000	$200,000
1,000	$8,333	$100,000	$200,000	$400,000

Fixing the "My Fingerprints Are All Over It" Problem

Founder-built products have natural buyer-friction in three places. Fix these BEFORE you list and your sale price jumps 20–30%.

Concern	What buyers worry about	How to fix it (~3 months pre-sale)
Personal brand	"Will customers stay if Randy isn't the face anymore?"	Generic-ize the brand voice in emails. Replace "Hi, Randy here" with "The Getting Ahead Guidebook team." Hide your personal story from public marketing pages.

Concern	What buyers worry about	How to fix it (~3 months pre-sale)
Founder support	"Does Randy personally answer every ticket?"	Hand support over to a virtual assistant or use the Email Templates doc (already in your library) for 30 days before listing — proves the business runs without you.
Tribal knowledge	"What happens when something breaks and Randy's not around?"	Document everything: deploy process, Stripe webhook flow, backup procedure, common bug fixes. A buyer should be able to operate the business with just your documentation.
Personal accounts	"Are the Stripe, domain, and hosting accounts in your name?"	Use the LLC EIN as the legal owner on every service. Don't use personal Gmail for business accounts — use a team@thegettingaheadguidebook.com that can be transferred.

Where to Sell It

Marketplace	Best for	Fee	Notes
Acquire.com	Profitable SaaS, $50k+ ARR	Free to list, ~5% if sold	Most active SaaS buyer pool. Vetted buyers. White-glove process.
MicroAcquire	Smaller SaaS, $10k+ ARR	Free	Now part of Acquire.com — same pool.
Flippa	Smaller businesses, side projects	~10% on sale	Bigger audience but more tire-kickers. Auction-style.
FE International	Established SaaS, $100k+ ARR	~12–15%	White-glove brokerage. Worth it for larger sales.
Direct outreach	Strategic buyers in your space	0%	Email 10 personal-finance content creators or competing apps. Some will jump at a turnkey product. Highest multiples.

Asset Sale vs Equity Sale

There are two ways to legally transfer the business. Almost every small SaaS sale is an **asset sale**.

	Asset Sale (typical)	Equity Sale (rare)
What transfers	Code, customer list, domain, brand, contracts — sold as a bundle	The entire LLC, including its tax history, liabilities, EIN
Buyer's risk	Buyer doesn't inherit past liabilities (lawsuits, tax issues)	Buyer inherits EVERYTHING — usually means deeper due diligence
Your taxes	Capital gains rate (15–20% federal)	Same — capital gains on the equity
Complexity	Simple — 5–15 page asset purchase agreement	Complex — full corporate due diligence
What you keep	The empty LLC shell (dissolve it after, $100)	Nothing

Sale Timeline — What 6 Months Looks Like

Month	Activity
1	Clean up the fingerprints (above). Get books in order. Get a Quality of Earnings (QoE) summary — a 5-page doc summarizing MRR, churn, customer cohorts.
2	Pick marketplace (Acquire.com recommended). Create listing. Anonymize it initially (don't reveal exact brand name until NDAs are signed).

Month	Activity
3	Field interest. Expect 10–30 inquiries, 3–8 serious buyers. NDAs out, share metrics dashboard. Buyer calls.
4	Receive 1–3 Letters of Intent (LOIs). Negotiate best one. Sign LOI with 60-day exclusivity.
5	Due diligence. Buyer's lawyer reviews everything. Sign Asset Purchase Agreement. Get a business attorney to review (~$1,500 fee, worth it).
6	Close: funds transfer to escrow, you transfer assets, escrow releases to you. Stay on for 30 days as a consultant (typical) to hand off.

Tax tip: Long-term capital gains (asset held >1 year) is taxed at 15–20% federal + Oregon state. So at a $200k sale, expect to keep **~$140–160k after taxes**. Plan for estimated-tax payment within 60 days of close.

■ Path 2 — Sunset / Wind-Down

When to choose this path: The business isn't paying for itself, you've lost the energy to run it, or you're moving on to something else. Goal: close cleanly so there's **zero personal legal exposure** and no chargebacks.

The 60-Day Sunset Sequence

Day	Action	Owner
Day 0	Decide it's time. Set a firm sunset date (Day 60).	You
Day 1	Email ALL subscribers: 60-day notice + how to export data + refund policy	You
Day 1	Stop accepting new signups — disable Stripe checkout and remove pricing pages	You / dev
Day 1–5	Update WordPress site footer to "Service sunsetting [date] — current users sign in to export your data"	You
Day 7	Reminder email — "In case you missed it, here's how to export your data."	You
Day 15	Bulk-refund annual subscribers prorated unused balance via Stripe Dashboard	You
Day 30	Apps removed from App Store + Google Play ("Removed from Sale")	You / dev
Day 45	Final reminder email — "15 days left to export."	You
Day 55	Last call email — "5 days left."	You
Day 60	Service goes dark. Backend remains up for 30 more days to handle any final data-export requests.	You / dev
Day 90	Backend taken down. User data securely deleted from MongoDB.	You / dev
Day 90+	File Oregon LLC dissolution. File final federal & Oregon tax returns. Close bank account.	You + CPA

The Sunset Email Template

Subject: An important update about The Getting Ahead Guidebook

Hi [first name],

After much thought, I've decided to sunset The Getting Ahead Guidebook on **[Date — 60 days out]**. I want to give you plenty of notice and make sure you have everything you need.

What this means for you:

1. Your service continues normally until [Date]. Nothing changes about how you use the app between now and then.

2. No more charges. I've cancelled all renewal billing as of today. If you're on the annual plan, I'll be refunding the unused portion of your subscription within 14 days — you don't have to do anything.

3. Export your data anytime before [Date]. Log into the app, click your name in the top-right, and choose **Download Backup**. You'll get a complete JSON file with everything. You can also export CSVs of each month via the Reports menu.

4. After [Date]. The app and website will go offline. All user data will be securely deleted from our database within 30 days of shutdown.

I built The Getting Ahead Guidebook for my own family's budget first, and it's been an honor to share it with yours. Thank you for being a part of it.

If you have any questions, just reply to this email — I'll personally answer every one.

— Randy

Refund Mechanics (Stripe Bulk Refund)

Stripe makes this surprisingly easy. Here's the exact process:

1. Stripe Dashboard → Customers → Filter by "Active subscriptions"

2. Export to CSV. You'll get every active customer's billing date, plan, and amount paid.

3. For each annual subscriber: calculate *(remaining months ÷ 12)* × *annual amount*. That's the refund.

4. Stripe → Payments → find the original charge → click Refund → enter the prorated amount → process.

5. For each subscription: click Subscriptions → find the customer → Cancel (with no further billing).

6. Monthly subscribers: you don't legally have to refund — they're paid through end of current month. Just cancel auto-renewal.

> **Pro tip:** Stripe has a *bulk subscription cancellation* via API or via their CSV import tool. If you have >50 subscribers, ask your developer to write a 20-line script to cancel + refund all at once. Much faster than the dashboard.

LLC Dissolution Checklist (Post-Sunset)

	Task	Where	Cost
■	File **Articles of Dissolution** with Oregon Secretary of State	sos.oregon.gov	$100
■	File final federal income tax return (Schedule C with "Final return" box checked)	irs.gov	Free
■	File final Oregon income tax return	dor.oregon.gov	Free
■	Send 1099-NECs to any contractors paid $600+ in final year	Anytime before Jan 31	Free
■	Close IRS EIN account (write letter to IRS)	irs.gov	Free
■	Cancel virtual mailbox (iPostal1)	ipostal1.com	Free
■	Cancel registered agent service	Their portal	Refund unused
■	Cancel business insurance	Insurance carrier	Refund unused
■	Cancel Apple Developer Program	developer.apple.com	No refund
■	Unpublish app from Google Play (keep account active 90 days for any user issues)	play.google.com/console	Free
■	Close Stripe account (after all refunds clear, 90+ days after sunset)	dashboard.stripe.com	Free
■	Cancel domain auto-renewal (or transfer / sell domain)	Registrar	Varies
■	Close business bank account (after final refunds + tax payments)	Bank branch	Free

■ Path 3 — Succession Plan

When to set this up: NOW, while you're healthy. The succession plan exists so that if you become terminally ill or are otherwise incapacitated, a trusted person can either keep the business running on autopilot, sell it, or sunset it on your behalf — without scrambling.

The 5-Piece Succession Setup

Piece	What it is	Who sets it up
1. Designated successor	One trusted person (spouse, sibling, adult child, business partner) who has authority to act on the business's behalf	You — talk to them this week
2. Limited Power of Attorney (POA)	A legal document letting your successor act for the LLC if you're incapacitated but not yet deceased	Estate attorney (~$300–500)
3. LLC in your will / trust	The LLC is an asset. It needs to be explicitly named in your estate documents.	Estate attorney (annual review)
4. Shared password vault	1Password or Bitwarden family plan with a sealed "Business wind-down" folder. Your successor has access but it's only opened on trigger.	You — 30 min setup
5. Wind-Down Letter	A document in that vault titled "If you're reading this, here's exactly what to do." Step-by-step plain English.	You — template below

The Wind-Down Letter (Template)

If you're reading this:

I'm either really sick or no longer around. Either way, thank you for being the person I trusted with this. Here's exactly what to do — none of it is urgent, you have weeks not hours.

STEP 1 — Today or tomorrow. Log into *thegettingaheadguidebook.com* using my credentials in the vault. Check that the site is up. Check Stripe Dashboard (login also in vault) — make sure no obvious problems.

STEP 2 — Within 7 days. Decide what to do:
(a) Keep it running — pay the bills (~$140/mo total: see Break-Even Analysis PDF in the vault). Customers won't even notice I'm gone.
(b) Sell it — see the Exit Playbook PDF in the vault. Acquire.com is the place to list. Don't accept below $X (current ARR × 2). The business attorney listed in the vault can help with the paperwork.
(c) Sunset it — follow the 60-day Sunset Sequence in the Exit Playbook PDF. Send the email template, issue refunds via Stripe, close down.

STEP 3 — Whatever you choose, here are the keys:
- Stripe Dashboard — process refunds and cancellations from here
- Vercel — pause or cancel hosting
- MongoDB Atlas — back up the database, then take down
- Apple Developer / Google Play — "Remove from Sale" both apps
- Oregon Secretary of State — file LLC dissolution
- IRS / Oregon DOR — file final tax return (give to my CPA: [name + phone])

STEP 4 — What you can keep. Whatever's left in the business bank account after refunds + final taxes is yours (or goes to my estate per my will). The LLC itself can be kept alive for up to 3 years if you want flexibility, then dissolved.

STEP 5 — Don't panic. Read each PDF in the vault carefully. The Exit Playbook covers all three paths. Customers are not a fire — they're an annual-or-monthly subscription, which means worst case they get a free month while you figure things out.

Thank you. Love you.

— Randy

Estate-Planning Talking Points for Your Attorney

When you meet with your estate attorney to update your will/trust, specifically raise these:

1. My LLC is an asset that should be explicitly named in my will (or revocable living trust).

2. I want [Name] to have Limited Power of Attorney specifically for the LLC's affairs in case I'm incapacitated.

3. My will should specify whether [Name] inherits the LLC, sells it on my behalf, or sunsets it.

4. My EIN should be transferable to a successor (if they keep the business running) or used to file final returns (if they wind it down).

5. My business bank account should have a payable-on-death (POD) beneficiary so funds transfer outside of probate.

6. Domain name and brand assets should be assigned to [Name or beneficiary] in the will if they have any market value.

Why this matters: Without these explicit instructions, your LLC could end up in probate court for 6–18 months while your family figures out what to do. With these instructions, your successor has authority to act within DAYS.

Master Summary — Legal Obligations By Path

Obligation	Sell	Sunset	Succession
30-day customer notice	Optional (buyer handles)	Required	Required
Prorated refunds (annual subs)	Buyer assumes obligation	Required	Required by successor
Data export availability (90 days)	Required (most APAs require it)	Required	Required
LLC dissolution filing	Optional (or sell shell)	Required	Required eventually
Final federal tax return	Required for sale year	Required	Required
Final Oregon tax return	Required	Required	Required
IRS Form 8594 (asset acquisition)	Required	N/A	N/A
Capital gains tax on sale	15–20%	N/A	N/A

Bottom-line peace-of-mind statement: Your LLC is your shield. Properly executed, any of these three paths leaves you with **zero personal legal exposure**. The total wind-down cost ranges from ~$100 (sunset) to ~$2,000 (sale with attorney review), and the worst-case timeline is 6 months. This is a routine business event — millions of small businesses do it every year.

Disclaimer: This is general planning guidance. For terminal illness scenarios specifically, AND for any actual sale process, engage an estate attorney + business attorney + Oregon-licensed CPA. Their fees are small compared to the value of getting *this right.*