**Is it time to think about your future? Video Transcript**

Small business owners… drive Australia’s economy.

But 70% have super balances LOWER than their employees.

Why?

They may struggle with cash flow

They tend to put every cent they get back into the business

And they can be so focused on success, they don’t think about retiring.

But the fact is that time spent on planning for the future will pay off for small business owners

Here are 5 things to consider today, to look after tomorrow.

**1. Top up your super**

Even a little extra a week can make a difference

**2. Invest outside your business**

Property, shares and bonds are popular options

**3. Get your business valued**

It’s essential information for working out your next move.

**4. Work out your exit strategy**

Planning to sell or pass on your business?

Give yourself time to increase the value of your business – potential buyers usually want to see around three years of financial statements.

**5. Get expert help**

Professional advisers can help protect your interests.

The bottom line? Planning ahead for small business helps you focus on where you want all your hard work to take you.