

The Silver Tsunami Seller's Window

Why 2025–2032 May Be Your Best Shot to Exit at the Top

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The window is open. Buyers are funded, motivated, and actively searching. But the window will not stay open forever.

If you own a profitable business and you're thinking about selling in the next decade, the timing of your exit matters as much as the preparation. We are in the middle of the most favorable seller's market in a generation — and most business owners have no idea.

Why Right Now Is Different

The Baby Boomer generation — 76 million Americans born between 1946 and 1964 — owns approximately 6 million small and midsize businesses. The youngest Boomers are now in their early 60s. The wave of retirements is accelerating.

At the same time, buyer demand has never been higher:

- The SBA 7(a) loan program has expanded access to acquisition financing, with loan limits up to \$5M
- Search fund investors and private equity are flowing capital into the small business market
- Entrepreneurship through acquisition (EtA) is the fastest-growing path to business ownership
- Thousands of qualified buyers — from corporate executives to former athletes — are actively searching

Supply of motivated sellers + surge in qualified, funded buyers = the best time to be a seller in 30 years.

The Math on Timing

Business valuation is a multiple of earnings (SDE or EBITDA). That multiple is influenced by:

- Buyer competition — more competing buyers means higher multiples
- Financing availability — easier SBA loans mean more buyers can qualify
- Market confidence — economic stability supports deal-making

All three of these factors are favorable right now. The window of 2025–2032 represents the peak of Boomer exits — and the peak of buyer demand to absorb them.

After 2032, the demographics shift. Owners who needed to exit will have either sold, closed, or passed to family. The surplus of available businesses declines. Buyer leverage decreases. Multiples for average businesses compress.

What This Means for You

If you are planning to sell in the next 5–7 years, the decision you need to make is not 'should I sell' — it's 'am I prepared enough to sell at the highest possible multiple, and am I timing my entry to market correctly?'

The sellers who are winning right now are the ones who:

- Started preparing 12–18 months before listing
- Have clean financials and documented operations
- Have a diversified customer base and a team that runs without them
- Work with a qualified M&A; advisor or business broker
- Understand their deal structure options (seller notes, earnouts, equity rollovers)

The Risk of Waiting

Every year you delay is a year of compounding risk:

- Your health could change, forcing a distressed sale at a discount
- A key employee could leave, reducing business value
- Market conditions could shift, compressing multiples
- A competitor could emerge or technology could disrupt your sector

Sellers who exit on their timeline — not under pressure — consistently achieve better outcomes. The time to plan your exit is when you don't have to.

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