



## Protect all that's worth celebrating

### Your business

You've worked hard to build your business and it's something to celebrate. At times it may seem to consume your life. Do you have a continuation strategy in place? And are you financially prepared should an unexpected death occur?

#### Protect your hard work and dreams

If something unexpected happens to you,<sup>1</sup> the guarantees tied to life insurance can help provide peace of mind knowing that the business you built is protected. Life insurance can help fund an agreement to make sure ownership of your business is easily transferred to a loved one or partner. You're proud of the business you built and you want to make sure the doors stay open.



Life insurance can help give you peace of mind if the unthinkable happens to you.

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1. If owner/insured are different, the death benefit will be paid upon death of the insured.

As your business grows and changes, you should review your life insurance coverage to bring it up to date. Here are some questions to consider:

- **How much do you want to spend on your policy and how long are you willing to pay for it?**

Develop a budget for monthly premium costs.

- **What type of life insurance policy is ideal for you?**

If you desire to use it for cash value or want it to last your entire lifetime, a permanent product may be more suitable for you. If you are looking for inexpensive coverage for a shorter length of time, term insurance may be more desirable.

- **What would you like included in the policy?**

Think of what it takes to run your business: rent, salaries, benefits and more.

- **How much coverage do you need?**

Make sure you have enough to cover expenses and keep the business running.

- **Already have insurance?**

Purchase an additional policy specifically for your business to help ensure the financial future of your business, employees and your loved ones.

#### **Possible uses of life insurance**

- Preserve business
- Keep hopes and dreams alive
- Sustain partnership
- Provide for businessowner's family
- Retain employees
- Stability during sale

Only about 30% of family businesses survive into the second generation



## Partners protect their business's future

Melissa went into business with her best friend, Samantha, and opened a flower shop – their lifelong dream. Samantha unexpectedly passed away just six months after the doors opened. Fortunately, they purchased a life insurance policy to protect their dream. Thanks to life insurance, Melissa was able to keep their business running and even open a second shop three years later, which she named after her best friend. Without life insurance, Melissa would have had to sell the business and find new work.



**Contact me today to learn how you can protect your business with life insurance.**

# At Securian Financial, we're here for family. And we're here because of it.

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

Guarantees are based on the claims paying ability of the issuing life insurance company.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions such as surrender charges.

These are general marketing materials and, accordingly, should not be viewed as a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, you should contact your financial professional.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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[securian.com](http://securian.com)

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F75405-16 Rev 2-2019 DOFU 2-2019  
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