



5 BUSINESS STRATEGIES

Have you reviewed all five of the critical areas that businesses, like yours, need to consider to protect and provide supplemental retirement funds for you and your key employees?

- 1 Key Employees – The Lifeblood of Business**

Business-owned life insurance on the life of a key person can be purchased to compensate a business for losses it would suffer as a result of that employee's death. Doing so protects the stability and profitability of the company as well as the jobs and financial security of other employees.
- 2 Executive Compensation**

Executive compensation can play an important role in helping businesses attract and maintain the staff an organization needs to succeed. So many employers have been quick to add executive compensation plans to their benefit mix because employers want to find creative ways to retain and compensate talent and reimburse talented employees "maxed-out" by qualified plan restrictions.
- 3 Supplemental Retirement Planning**

Retirement planning means building significant financial resources designed to extend over a long period of time and maintain lifestyles. Life insurance can be used for supplemental retirement income while providing death benefit protection for the family of the insured.
- 4 Succession Plans – Every Business Needs One**

Succession plans are important to assure that heirs, co-owners, and employees are protected when a business owner dies. There are many different arrangements that can be put in place for succession scenarios, including buy-sell arrangements, that can be funded by life insurance.
- 5 Estate Planning – Protecting Your Heirs**

If you are like most privately-held business owners, your business is the largest single asset in your estate. If you want your business to go on after you are gone, proper estate planning is necessary to help avoid conflicts, reduce delays, shrink expenses, and provide ready cash to pay estate obligations.



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