



Have you reviewed all four critical areas that businesses need to consider to protect and provide supplemental retirement funds for you and your key employees?

American National's competitive life and annuity products can provide the right strategy to face business risk head on.

## 1 Key Employees

The success or failure of virtually all business hinges entirely on the experience and talents of the people who keep the organization running. Business owned life insurance on the life of a key person can compensate for losses it would suffer as a result of that employee's death.

## 2 Executive Compensation

When employees do not feel fairly compensated, it reflects in their work and in the office culture. Executive compensation can play an important role in helping businesses attract and maintain the staff an organization needs to succeed.

## 3 Succession Plans

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.

## 4 Estate Planning

If you are like most 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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