

Key Person Facts at a Glance

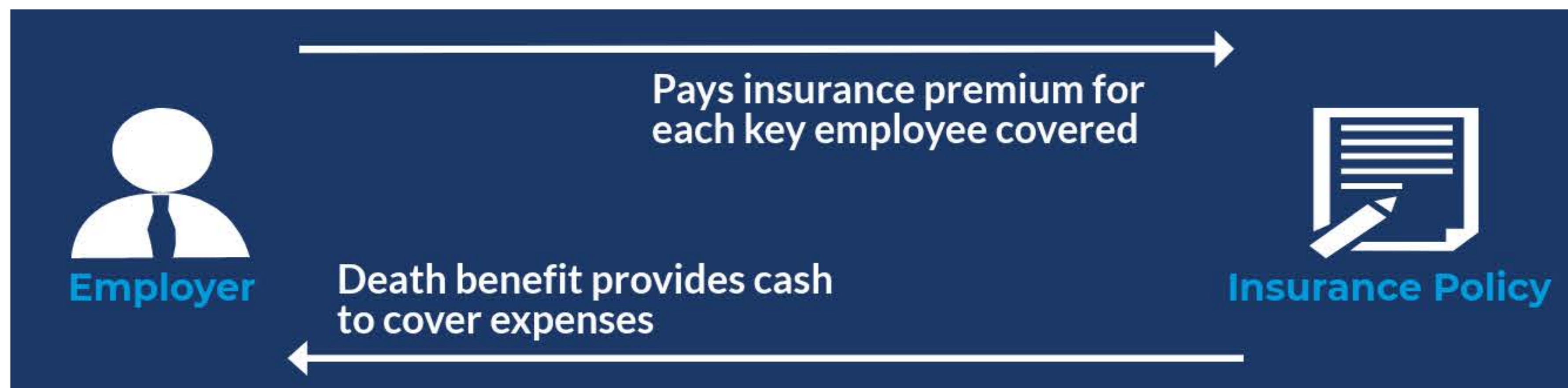


Oftentimes, the most valuable assets of any business are the key people who contribute most to its success. They generate revenue, handle major responsibilities and have a unique wealth of knowledge that seems irreplaceable.

Help your clients consider the amount of time and money it would take to replace their top talent. If their loss would create a financial burden that puts the business at risk, a key person insurance policy is a simple and efficient solution.

HERE'S HOW IT WORKS

The business is the owner and beneficiary of a life insurance policy for each key employee chosen, which can include business owners. If the unexpected does happen, the business receives cash, generally income tax-free, to help overcome the financial burden of the loss.



ADVANTAGES



IMMEDIATE CASH

The business doesn't have to worry about how they will pay for the loss and replacement of a key employee.



COST EFFICIENCY

Low-cost term or permanent policies may provide significant death benefits.



CASH VALUE POTENTIAL WITH PERMANENT POLICY OPTION

Potential cash values can remain an asset on the balance sheet or be used for other expenses.

CONSIDERATIONS

EFFECT ON ASSETS

Help your client understand how significant life insurance policy holdings will affect their capital and liquidity.

Key person insurance gives peace of mind and confidence that the business will have the funds necessary to recover from the loss of top talent.

1

THE RIGHT SOLUTION

There are several insurance and funding options. Carefully decide what is best for the business.

3

EMPLOYEE RETENTION

If keeping key employees is a concern, a retention bonus plan allows flexibility as well as funding to protect their most valued employees under multiple scenarios.

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