



In the beloved movie, “It’s A Wonderful Life”, George Bailey confronts the starkness of a world without him. But then, a second chance makes him realize how important his life is to the people around him. Your Business Owner clients have an opportunity now to soften the blow to their business, employees and family should they die or become disabled unexpectedly. We know it’s a sensitive issue, but we are experienced in dealing with these concerns delicately and expertly. Below are some objectives and issues for you and your clients to consider.

What impact would the death or disability of an Owner or Key Employee have on the continued success of their business?

OBJECTIVES

Indemnify the Business for the Loss of a Key Employee

Address the Financial Consequences of an Owner's or Key Employee's Disability

Guarantee Business Loan Repayment at an Owner's Death

ISSUES TO CONSIDER

Does your client have Key Employees who make a substantial contribution to the success of their business?

Does your client know what the financial impact on their business would be if they or a Key Employee died?

How would your client continue his/her income in the event he/she were disabled?

What would the impact on cash flow be of continuing an income to the disabled Owner or Key Employee?

If your client were sick or hurt and unable to work, how would their ongoing business overhead expenses be paid?

When your client’s business borrows money, does he/she have to sign for the loan once or twice?

How are business loans to be repaid in the event of your client’s unexpected death? Are their personal assets at risk?

What would the consequences to your client’s business be of having to repay business loans after his/her death?