

PART II:

ESSENTIAL BUSINESS SECURITY

Here is what to expect and how we will help protect your business.

WELCOME

Your business needs protection too.

You work hard to build your business. But what happens if a key person gets sick, passes away, or cannot work? What if a business partner leaves or dies? These are real risks that many business owners never plan for.

Your free strategy session will look at where your business could be at risk and go over simple ways to protect it. As an independent agent, I work with many top insurance companies so I can find options that fit your needs and your budget.

🔗 Protecting Your Key People

Key Person Life Insurance	If a key person in your business passes away, this pays your business a lump sum. It helps cover the cost of finding and training a replacement and keeps the business running.
Key Person Disability Insurance	If a key person gets hurt or sick and cannot work, this pays your business monthly. It helps cover lost income while you figure out next steps.
Section 162 Executive Bonus Plan	A simple way to give a top employee a life insurance policy as a bonus. The business pays the premium and gets a tax deduction. The employee owns the policy.

Keeping Your Business Going

Business Continuation Insurance	Helps make sure your business keeps running if something major happens to you or a partner. Think of it as a safety net for your company.
Business Overhead Expense (BOE) Insurance	If you become disabled and cannot work, this covers your business bills like rent, utilities, and staff wages so the doors stay open.
Disability Buy-Out Insurance	If a business partner becomes permanently disabled, this funds the buyout of their share. No need to dip into business savings.

Partner and Ownership Agreements

Buy-Sell Agreement Funding	A buy-sell agreement says what happens to a partner's share if they die or become disabled. We fund it with life and disability insurance so the money is there when you need it.
Cross-Purchase Buy-Sell Funding	Each business partner owns a policy on the other partners. If one partner passes away, the others use the payout to buy that person's share of the business.
Entity-Purchase Buy-Sell Funding	The business itself owns the insurance policies. When a partner passes away, the business uses the payout to buy back that partner's ownership.

Rewarding and Retaining Top Talent

Non-Qualified Deferred Compensation (NQDC)	Lets a key executive set aside part of their pay to receive later, often at retirement. A great way to reward top people and keep them around.
Supplemental Executive Retirement Plan (SERP)	An extra retirement benefit you offer to top executives on top of their regular plan. Helps attract and keep the best people at your company.
Split-Dollar Life Insurance	The business and the employee share the cost of a life insurance policy. Both sides get a benefit. It is a flexible and tax-smart way to reward key staff.

GROUP BENEFITS

Cover your whole team.

Beyond protecting owners and key people, you can also offer group disability insurance to your entire staff. This is a benefit your employees will notice and appreciate.

AFLAC

We offer group disability insurance through Aflac. Aflac is one of the most trusted names in benefits. Their plans pay cash directly to your employees when they cannot work due to illness or injury. It is easy to set up and a great way to show your team you care about them.

YOUR STRATEGY SESSION

Here is what will happen when we talk.

Here is how your strategy session works:

- 1 We start with your biggest concern**
Based on your survey answers, we focus on the risks that matter most to your business right now.

- 2 We look at your business structure**
We talk about who owns the business, who the key people are, and what would happen if one of them could not work or passed away.

- 3 I compare options from multiple companies**
Because I work with many carriers, I can shop around for you and show you real options side by side in plain language.

- 4 You choose what works for your business**

A few things to have ready.

Business structure info

Know your business type (LLC, S-Corp, Partnership, etc.) and how many owners there are.

Key people details

Names and ages of owners and any employees the business could not easily run without.

Existing coverage

If you already have any business insurance policies, know the company name and what they cover.

A rough monthly budget

Even a ballpark number helps me focus on plans that are a realistic fit for your business.

Big names. Real options. Your choice.

As an independent agent, I have access to plans from many well-known insurance companies. Here are some you may already recognize:

- Mutual of Omaha
- Aetna
- UnitedHealthcare
- Humana
- Blue Cross Blue Shield
- Cigna
- Transamerica
- Lincoln Financial
- Kansas City Life
- Assurity Life
- Washington National
- Aflac (Group Benefits)

Not all companies are available in every state. We will cover what is available in your area during your session.

Your business took years to build. Let us help you protect it.

I will come prepared and ready to help. Just show up
ready to talk about what matters most to you and your
business.