

Insurance Needs

What you need to know to be fully protected



As a business owner, you might wonder what types of insurance you need to adequately prepare for the future. If you already have business insurance, you may question your level of coverage.

An **informal business valuation** and needs review should be specific to your type of business, state laws, and financial situation to ensure you, your key employees, and your business are properly covered. It should also include a discussion of the following protection topics:



Business Protection

- Key-person protection
- Buy-sell and business transfer strategies
- Employee-retention benefits



Employee Protection

- Guaranteed and simplified issue programs
- Qualified retirement plans
- Key-employee retirement



Lifestyle Protection

- Business-owner strategies
 - Life Insurance
 - Annuities
 - Long-Term Care
- Disability Insurance
- Legacy and estate planning

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Reach out to an advisor today to ensure you have the right level of coverage.