



# Protect your business with insurance

Part of running a successful business means you're prepared for the unexpected. Insurance is one of the best ways to do so.



## Protect your business today

While your business may be running smoothly now, you need to be prepared in case the unexpected happens.

#### **Insurance can help:**

- Protect your business if one of your key employees dies, becomes seriously ill or can't work due to an injury.
- Pay off your business loans if you die unexpectedly.
- Provide you or your partner with the funds to buy the other person's share of the business if one of you becomes too sick or injured to work, or dies suddenly.
- Cover expenses for you or your family if you experienced a serious illness, injury or died suddenly and weren't able to run the business.



#### Ensure you have a smooth exit strategy

At some point, you may want to retire and pass on your business. That's why it's important to have a plan in place to ensure a smooth transition. Insurance can help you do more with your money and fund your transition plans. Have you thought about your options?

- Sell your business to a business partner, current employee or someone else
- Liquidate your business split up and sell parts of your business separately
- **Pass it along to famil**y keep the business in the family by passing it to children (and do so efficiently and fairly)



#### Leave a legacy for those you care about

It's important to think about what will happen to your wealth when you die. Insurance can help you maximize what you leave behind.

- Do you have a plan in place to help take care of loved ones?
- Are you growing your wealth in a tax-efficient way? Doing so could provide you with more money to use while you're still alive, and your family could get more when you die.
- What about your estate? Will it be easy to split fairly between family members?

### Plan to see the whole picture

You've worked hard to grow your business and make it a success. That's why protecting it is important.

Insurance can do a lot more than you might realize and your financial security advisor can show you how. They can help find the insurance option that works best for you and put together a customized financial security plan that meets both your business and personal needs.

