Good thing you can plan for that.

You've worked hard to make your company successful. But what if you died or became disabled tomorrow? Would your business survive? More importantly, would your loved ones get a fair price for your share of the company?

If you have a business-continuation plan, that's a good start. But turning your plan into reality requires cash— and business life insurance can provide the funds that you, your family and/or successors may need.

Take the first step.

To learn more about how business life insurance can help your business survive the death or disability of an owner and protect those you care about, contact your financial representative.

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Not FDIC, NCUA/NCUSIF insured Not insured by any federal government agency Not a deposit Not guaranteed by the bank or credit union May go down in value

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Life doesn't always follow your plan.

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The business life insurance advantage.

Business life insurance may be the best way to ensure your business will continue if something happens to you. It can fund a buy-sell agreement that specifies how shares in the business are to be transferred in case of the owner's or co-owner's death.

Buy-sell agreements can be structured in a variety of ways:

- **Entity-purchase agreement.** For a business with many owners, the business can own life insurance policies on each owner. If one dies, the business gets the death benefit and buys that person's share in the company.

- **Cross-purchase agreement.** For a business with few owners, each can take out an insurance policy on all other owners, pay the premiums, and become a beneficiary of each policy. If an owner dies, each surviving owner gets the death benefit and buys that person's share in the company.

- **Third-party purchase agreement.** A third party—such as a key employee or family member—can own life insurance policies on each business owner. When an owner dies, the third party gets the death benefit and uses it to purchase the business.

What are my business insurance options?

If you're considering using life insurance[1] to fund your business-continuation plan, you'll want to understand the two types available, and evaluate which is appropriate for you.

- **Permanent insurance** establishs a death benefit amount and then builds cash value that can be accessed, if needed, during your life. You may choose from a variety of guaranteed or non-guaranteed insurance options.

- **Term insurance** can be a more cost-effective option. It does not build up a cash value, but can offer a lower-premium insurance option.

Design the best policy for your situation. Contact your financial representative today.