



# Pick the right insurance for you.

When funding your business continuation plan, life insurance is usually the way to go. But what type of insurance should you pick?

## PERMANENT INSURANCE

Ideal for protecting you and your fellow business owners. Not only do the policy proceeds become available at death, but the policy's cash value can be accessed if needed during the insured's life. Choose from a variety of guaranteed or non-guaranteed, higher-return-potential insurance options.

## TERM INSURANCE

A more cost-effective option. It allows your business protection from the death of one or more business owners or key employees.

*Ask your agent about the best option for your situation.*

<sup>1</sup> Partial withdrawals and surrenders from (life policies) are generally taxed as ordinary income to the extent the withdrawal exceeds your investment in the contract, which is also called the "basis." In some situations, partial withdrawals during the first 15 policy years may result in taxable income prior to recovery of the investment in the contract. Loans are generally not taxable income prior to recovery of the investment in the contract. Loans are generally not taxable if taken from a (life insurance policy) that is not a modified endowment contract. However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. If a policy is a modified endowment contract, loans are also taxable, and loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may be subject to an additional 10% federal tax penalty if made prior to age 59½. Loans, if not repaid, and withdrawals reduce the contract's death benefit and cash value.

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LINCOLN BENEFIT LIFE  
C O M P A N Y

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Life doesn't always  
follow your plan.



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COMPANY

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# 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?

Maybe you already have a business continuation plan. It's a good start...but what use is your plan if you don't have the funding to make it work?

To turn your business continuation plan into a reality, business owners need cash. And business life insurance may be the best way to generate that cash.

■ Not FDIC, NCUA/NCUSIF insured ■ Not a deposit ■ No bank or credit union guarantee ■ Not insured by any federal government agency

# How do I get started?

Business life insurance may be the best way to ensure that your business will continue if you die or become disabled.

One way business life insurance may be used is to fund a buy-sell agreement.



*Examples of buy-sell agreements include:*

#### ENTITY-PURCHASE AGREEMENT

Used for a business with many owners. The business owns life insurance policies on each owner. When one dies, the business gets the death benefit and buys that person's share in the company.

#### CROSS-PURCHASE AGREEMENT

Used for a business with relatively few owners. Each owner takes out an insurance policy on every other owner, pays the premiums and is a beneficiary of each policy. When 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—owns 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.

Whether you have begun to develop your business continuation plan or are just getting started, your agent can help.



# We can help you.

At Lincoln Benefit Life, we offer business life insurance options to fit your company's unique needs.

- ☐ Yes! I'd like to learn more about how business life insurance can help my business survive the death or disability of an owner and protect my loved ones.

Name

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Address

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City

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State

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Zip

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Day time phone

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Evening phone

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Email

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*A licensed agent will contact you.*