



## BUSINESS OWNERS

*Having a plan in place helps ensure that the business continues forward.*

## KEY STRATEGIES FOR ADDRESSING THE CONCERNS OF YOUR BUSINESS OWNER CLIENTS

### A SUMMARY GUIDE TO MEETING THE BUSINESS NEEDS

STRATEGY	BUSINESS OWNER CONCERNS
KEY PERSON COVERAGE	<ul style="list-style-type: none"><li>• Leaving business debts the family has to pay</li><li>• Revenue loss in the event of the death of a key employee</li><li>• Having capital to recruit and train a replacement</li></ul>
162 EXECUTIVE BONUS PLAN	<ul style="list-style-type: none"><li>• Attracting new talent</li><li>• Retaining key talent</li><li>• Providing benefits with tax-deductible dollars</li></ul>
SERP NON-QUALIFIED DEFERRED COMPENSATION	<ul style="list-style-type: none"><li>• Losing key talent to competitors</li><li>• Providing an attractive retirement benefit for my key employees that will encourage them to remain employed with my business until retirement</li></ul>
SPLIT-DOLLAR PLAN	<ul style="list-style-type: none"><li>• Providing cost-efficient fringe benefits</li><li>• Utilizing strategies that have minimal impact to my balance sheet</li><li>• Designing custom plans for selected employees</li><li>• Providing an attractive retirement benefit for my key employees that will encourage them to remain employed with my business until retirement</li></ul>
BUY-SELL AGREEMENT	<ul style="list-style-type: none"><li>• Being able to efficiently transfer my business interest</li><li>• Protecting my family's income in the event of my death</li><li>• Receiving a fair price for my business interest</li><li>• Assuring business continuity</li></ul>

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