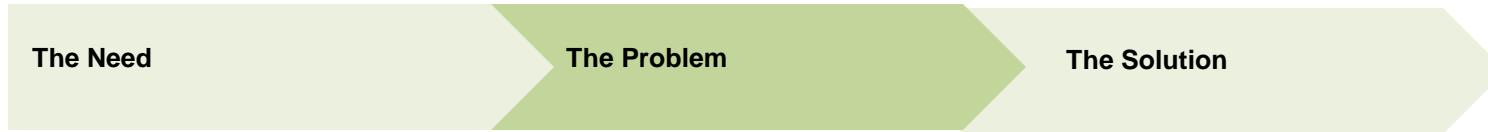


Protecting your business future



The Need	The Problem	The Solution
Asset Protection	A business could have difficulty Repaying debts in the event of the Death, disablement or major illness of An owner who is critical to its success and profitability.	Asset Protection can provide a business with enough cash to repay debts so business and personal assets held as security can be released.
Asset Protection For Shareholder/Directors. Beneficiary Loans	A business will almost certainly be liable to the deceased's estate for the immediate repayment of any shareholder / directors/ beneficiary loans.	Asset Protection can provide a Business with enough cash to repay the loan immediately.
Revenue Protection For Key People	A business could suffer a substantial loss of revenue. And therefore profits, in the event of the death or disablement of a key person who is critical to its success and profitability.	Revenue Protection can provide A business with enough cash to Compensate for the loss of revenue, and therefore profits, plus the associated costs of replacing the key person.
Ownership Protection For Continuing Owners'	If an owner dies or becomes disabled their interest in a business may be left to their beneficiaries who may not have the skill nor the desire to contribute to the success of the business, but expect to share in the profits and interfere in the running of the business.	Ownership Protection can provide the funding for a Business Succession (Buy/Sell) Agreement granting the continuing owner(s) The right to purchase the deceased or disabled party's interest in the business at an agreed price: guaranteeing the orderly, equitable and certain transfer of ownership.

Business Insurance is a cost – effective solution to fund these problems at only a fraction of the cost compared to the alternatives.