

## Life Insurance

# SAFEGUARD THE FUTURE OF YOUR BUSINESS



### Preserve the value of your business with buy-sell planning

Your business continuation plan can be funded with life insurance to ensure that funds are immediately available to transfer a deceased owner's share of the business.

A properly-funded business plan:

- creates a market for transfer of ownership
- establishes the price and terms of the sale
- provides the cash needed to complete the purchase
- prevents the ownership of your business from transferring into the wrong hands

### Protect against the loss of a key person

Key people are vital to the long-term profitability of your business. Protect against loss due to the death of a key person using life insurance to provide:

- readily available cash to recruit, hire and train a new employee
- security for additional expenses or lost revenue
- funds to satisfy the terms of loan agreements or other contracts
- improvement in your credit risk by ensuring additional cash is available to creditors

### Expand employee benefits with Voluntary Payroll Deduction Life Insurance

In today's workplace, a comprehensive benefits package can increase employee satisfaction and retention. Employees want quality benefit choices and protection for themselves and their families. Cincinnati Life's Voluntary Payroll Deduction Life Insurance program requires no medical exams, tests or bloodwork. The program can:

- expand your benefits program at no direct cost to you
- help reduce turnover and improve productivity
- provide employees and their families with low-cost, portable life insurance protection

**To learn more about safeguarding the future of your business, please contact your local independent agent.**



Everything Insurance Should Be®

