



<<Date>>
<<Name>>
<<Address>>
<<City, State, Zip Code>>

Dear <<Name>>,

If you are like most small business owners, you spend a lot of your time and focus on the company's day-to-day operations. It's how you made your businesses a successful, thriving enterprise. The downside is that you may not have carved out the time to adequately prepare for some of the challenges the organization could face in the future.

WHAT ARE EXAMPLES OF CHALLENGES?

- Do you have a program in place to retain and reward your most valuable employees?
- Are you prepared in case your most valuable employee dies unexpectedly?
- Will successor ownership be ready, willing and able to continue your business in the event of your death, period of disability or retirement?
- If you die prematurely, will your family receive the full value of your business, or will they have to sell it just to pay the taxes?
- Do you have an Estate Protection Plan in place to minimize taxes and enhance its transfer to your heirs?

As you know, business planning can be complex. I can help you uncover hidden challenges and opportunities in your business so that you can make informed decisions.

Please give me a call at <<(xxx) xxx-xxxx>>.

Sincerely,

<<Agent Name>>
<<Agency Name>>

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No Bank Guarantee	Not FDIC Insured	May Lose Value