



## How Do **YOU** Define Success?

Is it revenue, income or innovation? Perhaps your ability to give back to your community? Maybe improved well-being of your employees and increased ability to provide for your own family? Maybe you're just starting out and want it all.

Whatever your answer is and whatever your stage of life or the stage of your business, you shouldn't feel alone when faced with the questions and challenges that life and business inevitably bring. Nor should you try to tackle them on your own. When it comes to your future, the years of experience offered by Security Mutual Life Insurance Company of New York can help.

Together with you and your trusted advisors, we focus on two things:

- 1** Helping you realize your vision and objectives to successfully grow and maintain your business.
- 2** Helping protect your current lifestyle, wealth and future financial security, as well as that of your family.

We accomplish these objectives by helping you transform your business into personal wealth. We also help you create family, business and social legacies through the implementation of various creative planning strategies. We team with you and your trusted advisors to navigate through the complexities of the wealth transfer system, and help to ensure that your assets are allocated to family members, heirs and charities in the most efficient manner possible, helping them to realize their respective dreams and goals.

So whether you are a business owner or an individual—or even an insurance advisor to one—be sure to ask the questions listed on the next page, whether or not you think you already have the answers. Then consult with your trusted insurance advisor and Security Mutual Life to allow our collective experience, expertise and resources help you successfully achieve your financial goals and objectives.



## Business Planning

## Personal Planning

### Business Continuation

- ✓ Who will continue your business when you retire, die or become disabled?
- ✓ Can executives and key employees take over successfully?
- ✓ Do you have children involved in the business?
- ✓ How are you going to transfer the business?
- ✓ How much is your business worth?

### Executive Benefits

- ✓ What have you done to retain and reward your best executives and employees?
- ✓ Are company-sponsored retirement plans enough to accumulate money for retirement for you and your top executives and key employees?

### Asset Protection

- ✓ Have you protected your business from the loss or disability of a key employee or executive?
- ✓ Have you considered the benefits of combining your estate-planning objectives for your business with a trust for maximum protection of the business from creditors?

### Employer-Sponsored Retirement Plans and IRAs

- ✓ Is your current retirement plan meeting your needs and those of your company and your employees?
- ✓ Is your retirement plan steering more of the company's contributions to the owners and key employees?

### Estate Planning

- ✓ Should you divide your estate equally or equitably among your children and heirs?
- ✓ Have you taken the necessary steps to protect your assets in the event that you have a chronic illness or need to enter a nursing home?
- ✓ How can you transfer appreciating assets to your children and heirs in a tax-efficient manner?

### College Planning

- ✓ Which is the most appropriate method to fund a child's or grandchild's future education?

### Social Security Planning

- ✓ When is the optimal time to begin Social Security?
- ✓ Will you have to pay taxes on Social Security income?
- ✓ What happens to your spouse if you should die first?

### Charitable Planning

- ✓ What are the best ways to create a meaningful social impact?
- ✓ Instead of outright gifts, would it be better if your assets not only worked for charity, but also for you and/or your family?
- ✓ Have you considered philanthropy as a way to pass on family values and beliefs to future generations?

Tap into the expertise that can help you explore these options and discover the answers that work best for you.

For More Information Contact:

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