

# Are You Risking the Financial Future of Your Business?



A small business owner, you likely rely on **Key Employees** who are critical to the success of your business. These employees may be known and trusted by your customers or they may hold a special position requiring special knowledge. This employee may be your top sales manager, your systems manager, or be in another position with significant responsibility...or it may be YOU!

Protect your business against the loss of a Key Employee. You need cash to provide this protection. You could build a side fund, pay out of current business receipts or borrow the money to bolster the cash flow until you can recruit and train the new person. None of these methods is attractive.

To create a substantial side fund takes **time**. And time may be short. Taking money from your current receipts places an **extra burden** on profits. Borrowing the money from your bank **creates a payment** with interest that is coming out of current income.

The bank may even be reluctant to loan you money if a key person who contributed to the business's success is gone.

Security Mutual Life's products allow you to provide the protection you need. Look how a properly designed permanent life insurance policy can help provide the protection you need:

- Cash for Recruiting and Training a New Employee
- Cash for Supplementing Loss of Business Income for the Short Term
- Support for the Credit Position of Your Business
- A Benefit for the Family of the Lost Key Employee
- Assurances for Suppliers and Customers of the Business's Continuation
- A Supplemental Resource for Retirement Income, if Properly Funded
- The Cash You Need Generated with Premium Dollars, NOT Dollar for Dollar!

Don't risk your business's financial security. A Key Employee life insurance policy specifically designed for your business needs will help provide security for your business's future.

*Contact your local Security Mutual insurance advisor today to coordinate your financial plans and achieve your goals and objectives.*

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