## WHY SHOULD BUSINESS PROTECTION BE IMPORTANT TO YOU?

A company owned by two 40 year old partners, faces a **22%** chance of one partner dying before 65\*



Without planning, your business could face being sold to a competitor, be the subject of a dispute, or face large borrowings in the event of the death of one of its owners

\*Source: CSO life tables (Ireland) 2010 - 2012

## Your business' most valuable assets are likely to be you and your employees.

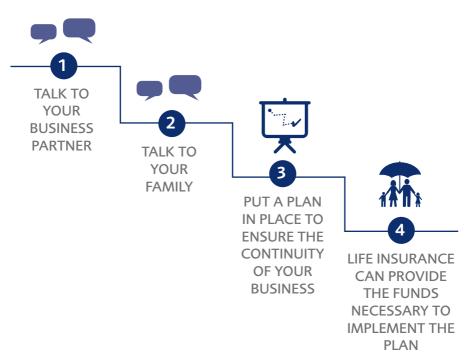
## You should ask yourself:

- In the event of your death, what is the plan for your family?
  - Will they take your place in the business?
  - How will they cope financially?
- What is the plan for your business?
  - How would your business partner feel about your family joining the business?
  - Would your business have resources to compensate your family for your share?

- If your business had to be sold, who would buy it and what would they pay for it?
- What if your business partner's family joined the business in the event of their death?
- What if one of your key employees died or became seriously ill?

Arranging life insurance can make sure that the funds are there, when needed, to ensure the protection of your family and the survival of your business.

The right funds, in the right hands, at the right time.



## HERE ARE THE STEPS TO TAKE TO PROTECT YOUR BUSINESS

We can help you plan for your individual requirements based on your particular family and / or business circumstances.