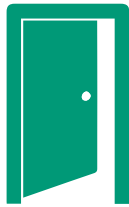


DISABLING ILLNESS OR INJURY: THE IMPACT ON BUSINESS

Business owners buy insurance to protect many things: health, life, liability, auto, fire, and inventory. But what about the impact that their disability or that of a key employee would have on the business? What would happen if an illness or injury prevented you from running your business for months or even up to three years? Would the company and career you built become obsolete? Will your employees be forced to find alternate employment?



WHAT DOES IT TAKE TO KEEP YOUR DOORS OPEN EACH MONTH?

A Business Overhead Expense (BOE) disability insurance policy will reimburse a business owner for overhead expenses incurred while they are disabled. And BOE premiums are generally tax deductible as a business expense.

Our helpful "Disability Business Overhead Expense (BOE) Insurance Worksheet" is available in the Tools section of LLIS.com.



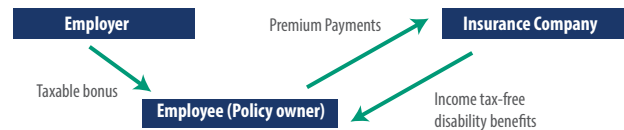
Small business owners ranked "income protection" 3rd out of top 10 priorities¹

KEY PERSON INSURANCE



Provides a benefit to help offset the loss of a key employee, to help with the costs of recruiting a new employee, dealing with temporary staffing, or filling a revenue gap.

How it works



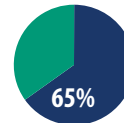
Chances of One Partner Becoming Disabled ²			
	2 owners	3 owners	4 owners
Average Age 32	26%	36%	45%
Average Age 42	23%	32%	41%
Average Age 52	17%	25%	32%



62% of small business owners have never had a business valuation and are ill-prepared for exiting their business¹ (Some insurance companies we work with will even complete the business valuation for you at no charge)

DBO + DBO + DI = 20% DISCOUNT

(Two owners of a business purchase Disability Buy-Out policies and pay premium on a DI policy for a non-owner employee)



From 1993 through 2009, small business owners provided 65% of all net new jobs and employed about half of U.S. workers³

SOURCES:

¹ Harris Interactive/The Principal Group Business Owner Market Study: How Priorities Align with Practices ² NAIC Commissioners Disability Table ³ US Small Business Administration, Office of Advocacy ⁴ FHA, Disability Income Concepts ⁵ JHA Disability Fact Book ⁶ Disability Management Sourcebook

Disability Buy-Out (DBO) insurance reimburses the owner(s) of the policy for the purchase of the disabled insured's interest in the business under a buy/sell agreement. Allows you and your partners to:

- Maximize the financial return when the business is transferred
- Minimize the tax liability
- Enable the business to survive a partner's departure, with remaining owners and their families receiving the full value

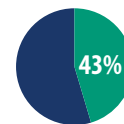
Only **21%** of business owners have a buy/sell plan for a death, and only **13%** have a buy/sell plan for a disability¹

17%

Only 17% of small businesses offer disability insurance coverage⁴



Your company can purchase group or multi-life disability coverage with as few as **3** employees, and may qualify for a 20% discount



of all people age 40 will have a long-term disability event prior to age 65⁵

400%

Severe disabilities have increased 400% over the past 25 years from the age of 17 to 44⁶



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LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

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