

## *Business Continuation*

*Protecting your business and your heirs.*

**Protecting one of your most valuable assets.** For many business owners, the value of their business represents one of their most significant assets. Business Continuation Planning or sometimes called Succession Planning is the process business owners go through with their partners, stock holders and their insurance broker to put in place a set of plans to deal with the death or disability of a major shareholder or a key employee.

**There are a number of difficult questions** that must be answered during this process to make sure the owner's heirs receive full value for business in the event of the owner's pre-mature death or disability.

- Do your heirs have any experience in the business?
- Do they have any interest in operating the business?
- Is there a ready market for the business?
- Is there a key person in the business who could buy it from the heirs?
- Would your heirs have to sell the business to support their current lifestyle?
- Would it be difficult for your heirs to get a fair price for the business?
- Is the business properly structured for a rapid sale?
- Is the business protected from the IRS establishing a higher value for tax purposes?

**ABA can assist you and your attorney** with the proper planning, creative insurance design and affordable funding so that passing on the value of your business to your heirs or key employees can be achieved.

- Consulting
- Design
- Funding
- Key Person Replacement
- Life Buy Sell Funding
- Disability Buy Sell Funding
- Life Insurance Brokerage
- Term Life Insurance
- Universal Life



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