

Protect Your Business

COLI, Key Person, and Business Overhead Expense Insurance



You've worked hard to build and run your business. Part of your success may be due to a key employee who has made a significant contribution.

But, what would your business look like if this person was no longer there?

Why purchase Company Owned Life Insurance (COLI)

- ♦ COLI is a life insurance policy that pays a benefit to the company when an insured employee dies.
- ♦ COLI, or corporate-owned life insurance, is typically taken out on a group of highly valued employees and pays a benefit when any one of those employees dies.
- ♦ Unlike typical life insurance policies, COLI policies pay the death benefit to the same entity that pays the premiums.

Why purchase Key Person Replacement Insurance

- ♦ Keeps your business operating when a key employee becomes totally disabled or passes away.
- ♦ Demonstrates financial stability to creditors and clients.
- ♦ Does not limit the personal income protection your employee may qualify for from various carriers.

Why purchase Business Overhead Expense Insurance (BOE)

- ♦ To protect your business in the event of your disability.
- ♦ Coverage of your business's general operating expenses.
- ♦ Flexible monthly benefit amount, benefit period, and elimination periods.
- ♦ Affordable premiums that may be tax deductible.
- ♦ Waiver of Premium and Rehabilitation Benefits may be available with total disability.

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