



<<Date>>  
<<Name>>  
<<Address>>  
<<City, State, Zip Code>>

Dear <<Name>>,

If you are like most small business owners, you spend a lot of your time and focus on the company's day-to-day operations. It's how you made your businesses a successful, thriving enterprise. The downside is that you may not have carved out the time to adequately prepare for some of the challenges the organization could face in the future.

### WHAT ARE EXAMPLES OF CHALLENGES?

- Do you have a program in place to retain and reward your most valuable employees?
- Are you prepared in case your most valuable employee dies unexpectedly?
- Will successor ownership be ready, willing and able to continue your business in the event of your death, period of disability or retirement?
- If you die prematurely, will your family receive the full value of your business, or will they have to sell it just to pay the taxes?
- Do you have an Estate Protection Plan in place to minimize taxes and enhance its transfer to your heirs?

As you know, business planning can be complex. I can help you uncover hidden challenges and opportunities in your business so that you can make informed decisions.

Please give me a call at <<(xxx) xxx-xxxx>>.

Sincerely,

<<Agent Name>>  
<<Agency Name>>

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Life insurance is issued by Protective Life Insurance Company, Brentwood, TN.

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No Bank Guarantee	Not FDIC Insured	May Lose Value