

Employer-Sponsored *EXECUTIVE LIFE INSURANCE*

Provide a supplemental benefit:

Allow executives to name **personal beneficiaries**.

Key Person Insurance Coverage:

The **business as beneficiary**. Replacing the expertise and knowledge of a key person due to an untimely death can take time and money. Reduce this risk and strengthen continuity. Obligations to purchase the deceased's business interest may be covered as well.

Underwriting options:

- Guaranteed Issue coverage for those actively at work.
- Simplified Issue coverage –few medical/financial details required
- Fully underwritten

Products Available:

- Term
- Permanent

Data needed for sample pricing: Census of those to be covered to include DOB, Gender, Job Title and Income.