Annuity Life
GROUP

CLIENT GUIDE

Business & Group Coverage

Group benefits for your team and insurance-funded exit strategies such as buy-sell and key-person coverage.

A business depends on its people and its owners. The right coverage helps you attract and keep employees, protects the company if a key person dies or becomes disabled, and gives owners a funded plan for the day they leave.

Your options

Group coverage

Group life, disability and supplemental benefits that you can offer employees, often at better rates than individual policies.

Good for: Small and mid-sized employers building a competitive benefits package.

Buy-sell funding

Life and disability insurance that funds an agreement for remaining owners to buy a departing owner's share, so the family is paid fairly and the business carries on.

Good for: Businesses with two or more owners.

Key-person coverage

A policy owned by the business on someone whose loss would hurt revenue, giving the company cash to recruit, train or steady operations.

Good for: Companies that rely on a founder, top producer or specialist.

Business exit strategies

We coordinate the insurance side of succession planning with your attorney and CPA, who handle the legal agreements and tax treatment.

Good for: Owners planning to retire, sell or pass the business on.

Who it's for

- ✓ Owners of small and mid-sized businesses
- ✓ Partnerships and closely held companies
- ✓ Employers adding or improving employee benefits

Good to know

- Buy-sell and succession plans require legal agreements drafted by an attorney; we do not provide legal or tax advice.
- Group plan availability and pricing depend on group size, location and participation.

Talk with a licensed agent. It's free, with no obligation.

443-333-9490 · contactus@annuitylifegroup.com · annuitylifegroup.com/book

Ileana Gonzalez, MBA CAA™ · 443-333-1091 | Matt Grossnickle · 443-333-1090

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