

**PROTECTOR BUSINESS LETTER:**

Dear <PROSPECT NAME>:

As a business owner, the possibility of loss is never far from your mind. You wrestle with profit and loss figures, and you work hard to avoid losing important customers.

But what if your business lost you? What would happen to its revenues, the jobs it provides, and the income your family counts on? Or what if you lost other key people who help your company thrive? How would you cope with the financial impact?

If this is a concern for you, I'd like to talk to you about a possible solution. Literally for pennies on the dollar, you can set up a plan now to protect your business – and your family – against this kind of loss. Here's why I think it's worth your consideration:

- Substantial financial benefits are income-tax-free.
- Low cost won't saddle your business with a big financial commitment.
- Adjustable payment amounts give you cash-flow flexibility.
- Liquidity is available through borrowing or partial withdrawals.
- Proceeds may be designated to benefit the company or surviving family, or to fund a buy-sell agreement for business continuation.
- Used as a high-value fringe benefit, it can also help you attract and retain key executives.

To implement this strategy, I'm prepared to connect you with one of the most cost-efficient solutions on the market today. If this sounds interesting, let's sit down together to discuss your needs and plans. Why not give me a call now at <PHONE #> to set a convenient time?

I know you've worked hard to create value in your business. Now let me work with you to help protect it.

Sincerely,

<AGENT NAME>, Agent  
<AGENCY NAME>

disclosure