

Executive Retention+

Opportunity tracker

Business owners are a growing segment of the high-net-worth marketplace, and their needs are often multi-faceted. Executive Retention+ is a flexible, employer-controlled permanent life insurance strategy that can help business owners protect their business, retain key talent, and support succession.

Best for business owners who want to:

- Offer key employees death benefit protection plus retirement accumulation potential.
- Potentially offset the financial impact of losing a key employee, with tax-favored benefits.
- Can provide a robust future bonus after a set service period.
- Pre-fund a lump sum for a future key-employee buyout.
- Can avoid complex plan structures while maintaining policy control.

List the names of three business owners and/or executives that could benefit from this strategy.

Business: _____

Executive 1: _____

Expected Bonus Amount: _____

Executive 2: _____

Expected Bonus Amount: _____

Business: _____

Executive 1: _____

Expected Bonus Amount: _____

Executive 2: _____

Expected Bonus Amount: _____

Business: _____

Executive 1: _____

Expected Bonus Amount: _____

Executive 2: _____

Expected Bonus Amount: _____

Questions to help start the conversation:

- Who are the 1-3 people you can't afford to lose in the next 12-24 months?
- If one left, what would the 12-month impact be on your business?
- Would a service-based bonus help you retain them?
- Do you want an internal buyout option as part of your succession plan?
- Is it important to keep policy control at the company level?

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