

[Date]

[Prospect name]
[Prospect address]
[City, state ZIP code]

Is there a business strategy you've overlooked?

Dear [Prospect first name,]

As a small-business owner, you've had to work hard to build your business, and work even harder to maintain it.

That's why you need to know about a strategy you can use to address several of the challenges you face – by using life insurance to both safeguard your business against future disruption, and provide valuable benefits to your employees.

I would like to show you how you can:

- **Provide an income-tax-free death benefit** for your beneficiaries, while providing the opportunity for cash value accumulation that can be accessed for various purposes,¹ such as supplementing your retirement income.
- **Protect your business against financial loss** in case of a key contributor's death, disability, or critical illness.
- **Retain valuable employees** by providing them with an attractive benefits package with little or no administrative cost.
- **Redeem the business interests of a co-owner** in the event of a co-owner's death.
- **Provide for the continuation of your business** upon the death of an owner.

I will call you within a few days to schedule a brief no-obligation consultation, so we can explore which of these options could benefit your business.

Sincerely,

[Your name]
[Your title, insurance agent]
[Phone number]

¹ Policy loans and withdrawals will reduce available cash values and death benefits and may cause the policy to lapse, or affect guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. Tax laws are subject to change and you should consult your tax professional.

Keep in mind that most life insurance policies require health and, in some cases, financial underwriting.

An employer-owned life insurance policy may be subject to the requirements of Internal Revenue Code 101(j) in order to obtain an income-tax-free death benefit. In general, those rules require that before the policy is issued, the employer must provide the insured with a written notice of the life insurance and obtain a written consent from the insured. Consult with an attorney for application of those rules to a specific situation.