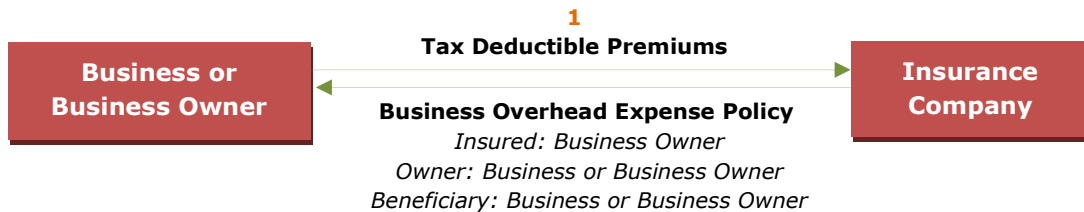


Business Overhead Expense Protection Plan in Action

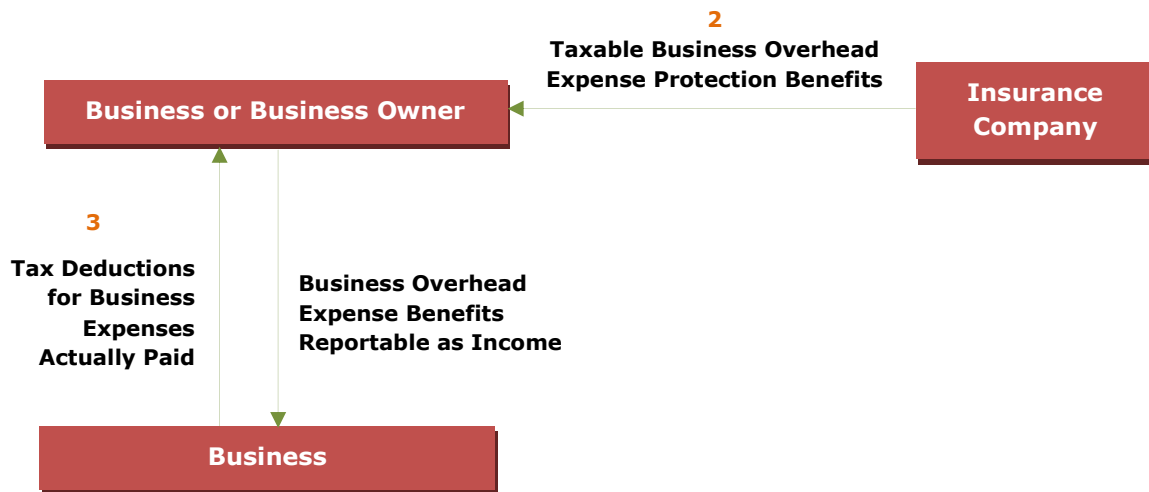
Here's how business overhead expense protection could work for you and your business today...



1. The business owner is insured by a business overhead expense policy, which is owned by either the business or the business owner. Generally, a sole proprietor owns the policy personally, while in the case of partnerships and corporations, the policy is owned by the business. The tax-deductible premiums are then paid by the policy owner. In the event the business owner is disabled, as defined in the policy, benefits are payable to the policy owner.

Business Overhead Expense Protection Plan in Action

Here's how business overhead expense protection could work if the owner is disabled...



2. If the owner is disabled, the taxable business overhead expense benefits are paid to the policy owner. Benefits are generally payable for up to two years of disability, which gives the business owner time to either recover and return to work, or to arrange for an orderly sale or liquidation of the business.
3. The policy owner must report the business overhead expense benefits as income. However, due to the extent that deductible business expenses actually paid equal or exceed policy benefits, there will be no additional income tax payable.