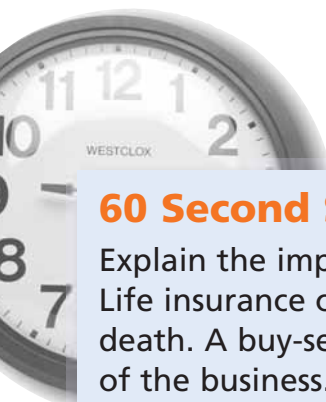




# The Owner Died. Keep the Business Alive.

## Timely Problem

No one wants to think about the death of a family member or the issue of **succession**. However, failure to have an estate plan may allow most of the family's wealth to go to taxes.



## 60 Second Solution

Explain the importance of a succession plan early in the family's planning process. Life insurance can be used to fund the purchase of the business in the event of an owner's death. A buy-sell or cross-sell arrangement can help set up an **easy** and **efficient** transfer of the business.

## Why the Family Business Succession Plan Works:

A properly structured succession plan creates a guaranteed market for business interest, allows for family members interested in continuing the business to do so, provides liquidity for the estate of deceased owner, and establishes business value for death tax purposes.

For more information and case design, call your ING Life Companies' representative or ING Life Sales Support at **866.ING.SELL (866.464.7355)**.

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