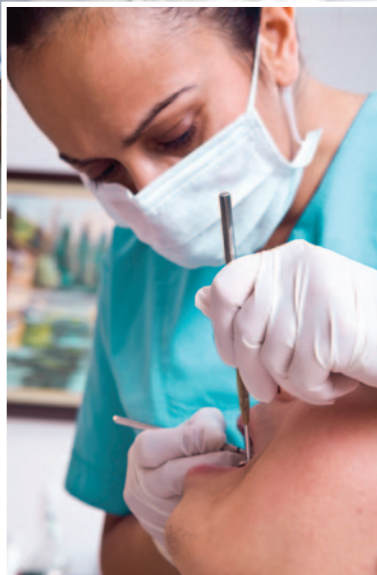
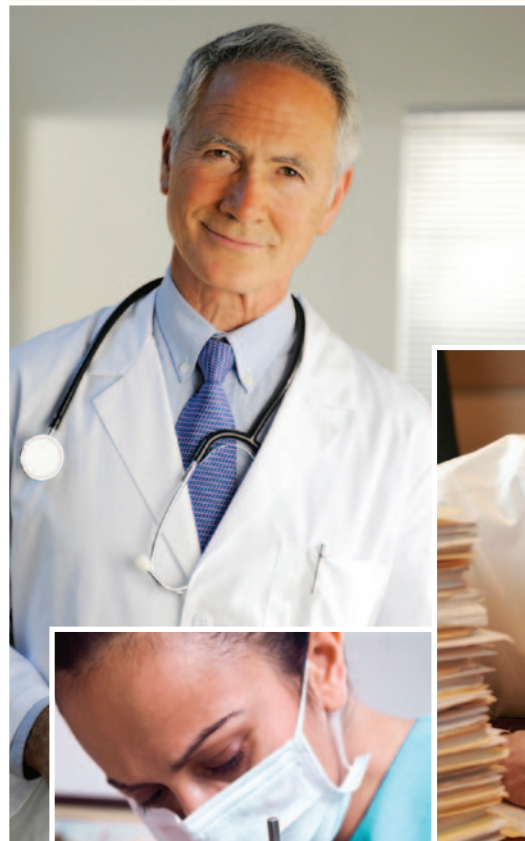


What will happen
to your business
if you become
sick or injured?



Introducing...

Business ValueGuard™

Disability Protection For Your Business

“ You protect your income with personal disability insurance. You protect your family with life insurance . . .

What about protection for your business? ”



AS A SINGLE BUSINESS OWNER, you've invested countless hours and energy into creating wealth, stability, and security for you and your family. This business is not only your source of income, but also your future retirement income and your legacy. Will the value of your business withstand a **DISABILITY MOMENT**?

As the sole business owner you are a pillar of strength to your family, employees, and clients. However, even the most stable business can become fragile in a **DISABILITY MOMENT**. When this happens the business suffers a loss of value due to the loss of leadership.

You protect your income with personal disability insurance. You protect your family with life insurance. What about protection for your business? Business ValueGuard is the solution for you.

For the first time, a single business owner can insure the value of their business. If you become totally disabled, we will insure that you receive a lump sum payment of up to \$5,000,000 based on current market conditions for the value of your business**.

Take advantage now while you and your business are at the top of your game, and ask your business and insurance professional about a Business ValueGuard policy to protect your business—and your family—from the devastating effects of disability.

*Based on Commissioner's Individual Disability Table A- Equally Weighted, All Occupation Classes, Unisex. **Business value is subject to financial underwriting at time of application. A general guideline is that the business value would be equal to 3X annual earnings and profit.

DEFINITIONS

- **Accident** or **Accidental** means a single sudden and unexpected event, which occurs during the Policy period at an identifiable time and place and which causes unexpected Bodily Injury at the time it occurs.
- **Elimination Period** means the continuous and uninterrupted period of time during which the Insured must be Totally Disabled. A separate Elimination Period applies for each new disability which occurs.
- **Permanent Total Disability** means that the insured has a Total Disability which is determined by a Physician to be of continuous and indefinite duration, and to permanently prevent the Insured from engaging in his or her Occupation.
- **Sickness or Disease** means an Insured's sickness, disease, illness, malady or complication of pregnancy which manifests itself during the Coverage Period and is diagnosed by a Physician.
- **Temporary Total Disability** (for Business Overhead Expense) means that solely and directly as a result of Injury or Sickness the Insured is certified by a Physician as being wholly and continuously prevented from engaging in the Occupation stated in the Schedule.

CONDITIONS

- Persons issued a standard, fully underwritten non-cancellable or guaranteed renewable disability policy within the past 90 days are eligible to enroll with no further medical underwriting.
- It is warranted that in the event that the company named in the policy continues in any capacity beyond 12 months of the date of the accidental bodily injury or date of first manifestation of sickness causing the Total Disability hereunder, then there will be no claim payable hereunder.
- Financial Justification: The past three years of business tax returns.
- Ineligible Occupations: Any occupation that will continue to receive residual commissions or have ongoing earned income beyond 12 months from the date of Permanent Total Disablement. Other occupational restrictions may apply. Please contact us if there are any questions regarding specific occupations.

Please contact your local insurance representative,
or call us for a representative near you.