



National Life  
Group®



Protect the people who are key to your success.

## What will happen if your key employee dies, becomes disabled or leaves the business?

Many businesses are not prepared to survive following one of these potential events. Losing a key person can significantly impact resources at a company and has the potential to become a serious disruption. The good news is, when you purchase life insurance coverage on a key person you can help protect your business from serious financial disruptions before they even arrive!

### A life insurance policy on a key person may:

- Cover expenses of finding, securing and training a replacement
- Cover any errors that may occur while successor is training
- Assure creditors that their loans are safe
- Keep the business running and assure customers it will continue to run

### A key person can be:

- An Owner
- Top Executive
- A unique talent that the business would suffer without

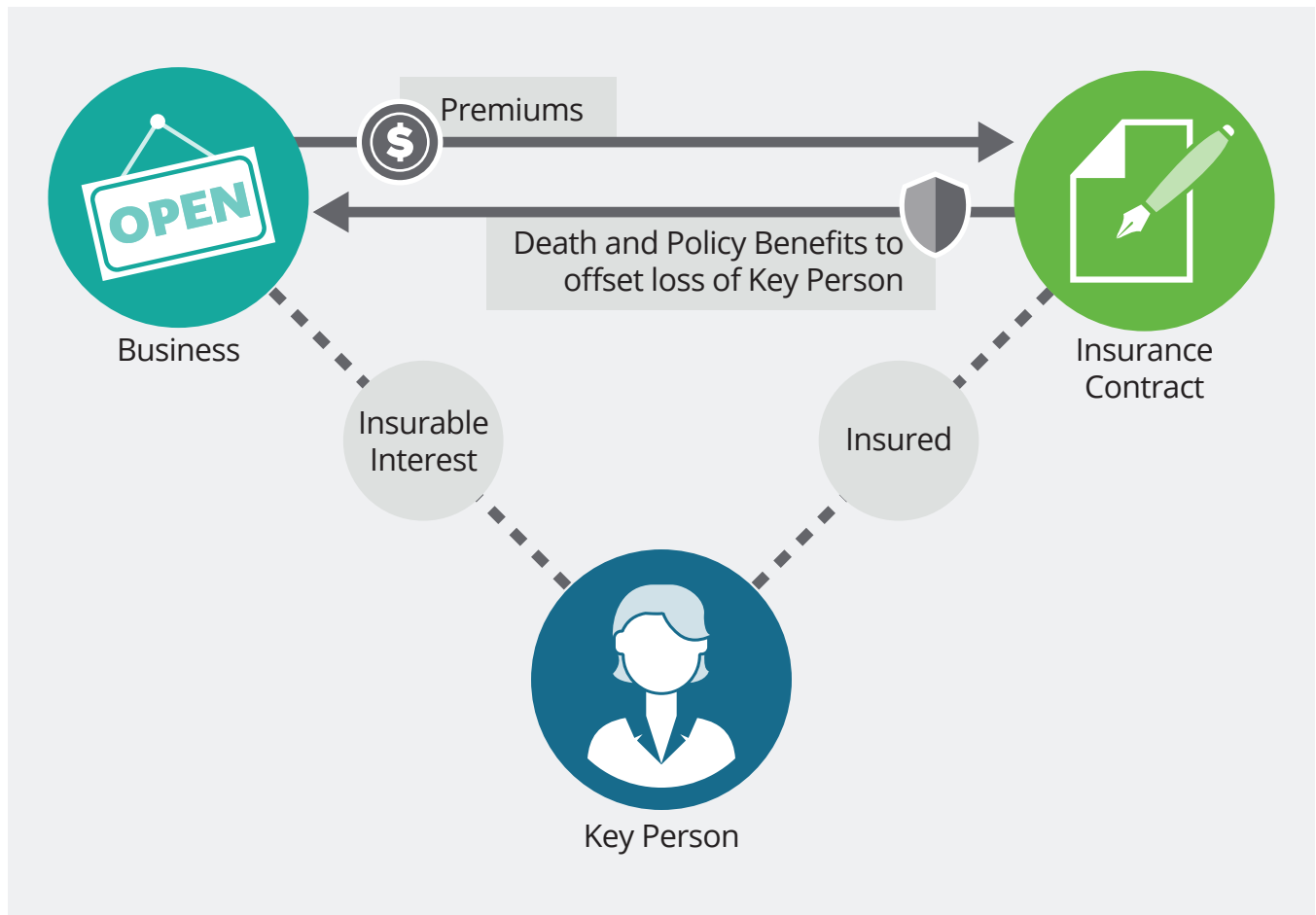
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**National Life Insurance Company | Life Insurance Company of the Southwest**

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# How Does Key Person Coverage Work?



## What is Key Person Insurance?

In most cases, when an owner or key employee dies this will lead to a disruption of the business and potentially will lead to financial instability or even loss. The life insurance on the key employee provides the business with access to cash at a time when they need it the most. Key Person Insurance is life insurance purchased by a

business on an owner or an employee whose services contribute substantially to the success and continuity of the business. The business purchases a life insurance policy insuring the life of the key person using after-tax dollars. The insurance policy is owned and payable to the business.