



Let's talk business protection

Business Clients – Increasing Income and Reducing Risk

LOAN PROTECTION

- Does the business have protection in place for this risk?
- What security has been offered?
- Is the loan linked to a key person?
- Are there any directors loan accounts?
- Are there any business loans linked to the Key Person?

- How is the loan going to be repaid?
- Could the bank sell the property secured on any linked debt?
- Are current market conditions for commercial property favourable?
- Are there 2nd charges or personal guarantees to consider?
- Could your client's business survive?
- Is there adequate cashflow to ensure the director loan accounts can be repaid on death?



KEY PERSON PROTECTION

- Does the business have someone who contributes heavily to profits?
- Is there existing key person protection in place?
- Is there any loans outstanding?
- How would you replace them or recover if they died or suffered a critical illness?

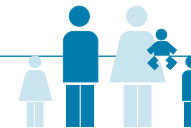
- Would the business be able to continue without a replacement?
- How would profits be affected?
- Could your client repay their Loan?
- How would their customers, creditors and debtors feel?



SHAREHOLDER/PARTNER PROTECTION

- Does the business have a succession plan?
- How will the surviving shareholders/partners retain control of the business?
- When was the value of the business last reviewed?
- Have the business profits increased?

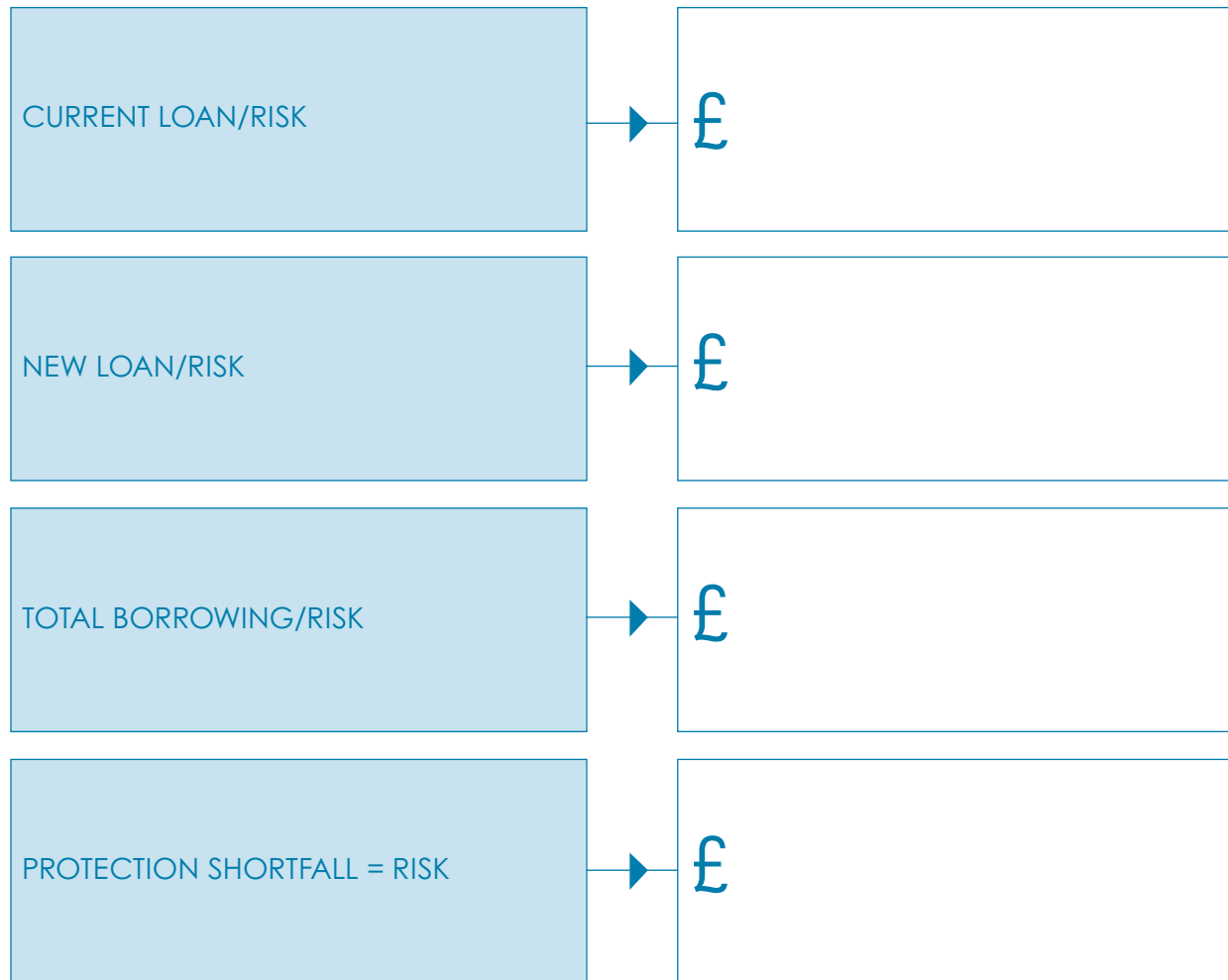
- Can the remaining shareholders/partners buy the shares in the business?
- Will funds be available to buy the share in the business?
- Will the surviving family receive fair value for their share in the business?
- Do the family want to take an active part in the business and would the surviving shareholders/partners want them to?





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Loan Borrowing – Liabilities And Security Against Risk



LOAN PROTECTION IS AN ABSOLUTE NEED FOR YOU AND YOUR CLIENT.

