



Life changes. Be prepared. Be protected.

## Who is vital to the success of your business?

All businesses have people who are key to their success and profitability. But what would happen to your business if a key employee were to die or become critically ill? The resultant cost to your business could be devastating.

**What would happen if they were not there?**

As a business owner, you need to be alert to all the potential threats to your business. One threat that is often overlooked is the impact on profits that the loss of a key person could have due to death or serious illness.

**Consider the importance to your business of:**

- Your top sales person
- Your highly respected chief designer
- Your knowledgeable technician
- Your highly qualified financial controller

**What would happen if the profits they generate were lost?**

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Many businesses would be severely affected if one of their key employees were to suffer a serious illness or die suddenly. This is likely to lead to problems such as a loss of confidence in the business, withdrawal of credit facilities or the need to recruit or train a replacement.

In extreme circumstances, it could even lead to the insolvency of the business and the possibility of personal liability.

Life insurance has helped many business owners around the world protect their business against these eventualities. They have often found it a simple and cost effective solution to help ensure the continuity of their businesses, providing peace of mind to them, their families and their colleagues.

At Friends Provident International, we have a range of solutions to help mitigate the risk to your business if a key person were to die or become seriously ill.

Speak with your financial adviser for more details or visit:

[www.fpinternational.ae/businessprotection](http://www.fpinternational.ae/businessprotection)

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