



Hibbs-Hallmark & Company

## Life Insurance for the Business Owner

Have you thought about life insurance lately? Chances are, you haven't assessed your needs in a long time. Chances are, your situation has changed and maybe you don't have enough coverage or the right kind of coverage.

With your busy schedule, this may be on your back burner. But it's one of the most important overlooked essential pieces of your financial future and that of your family and business.

Take just a second to think about what would happen if you weren't here tomorrow. Would your family be able to pay off your mortgage or that college education? Would your kids have a secure future?

What if you lost a key person in your company? Would your business be able to continue profitably?

Now, consider this: As time goes by, we all get older. The older you get, the higher life insurance rates go.

Don't wait any longer. Call Hibbs-Hallmark for a brief, no-obligation discussion about your life insurance needs. Be prepared with answers to the following questions:

- 1-What do you have under mortgage and what is the total debt outstanding?
- 2-What personal debt (car loans, credit cards) would need to be paid off?
- 3-How much would your spouse/kids need to continue to live at their current level without your income?
- 4-Will there be college expenses for your kids in the future?
- 5-Will there be ongoing medical expenses for your spouse or kids?
- 6-Do you want to use life insurance as part of your estate to pass down?
- 7-How much is needed to help your business continue to operate?
- 8-Plan for estate taxes
- 9-Plan for funeral expenses
- 10-Plan for charitable contributions
- 11-Do you want to use life insurance as an investment tool?
- 12-What life insurance do you already have in place, and is it adequate?

Please contact Brenda Massey at Hibbs-Hallmark for more information or a quote.

**Sincerely,**

*Brenda Massey*  
Hibbs-Hallmark & Company