

Closing Insurance Gaps for Owners and Executives

Three out of four businesses in America are underinsured. As a result, more than 2.1 million highly compensated executives in America risk serious financial loss—whether from death or disability—without regular income. And, whatever your assets, taxes can chew up 40 percent or more without serious tax planning. Remaining assets may be insufficient for your family to maintain an acceptable standard of living. **It is time to recalibrate your income and asset protection.**

If you're a high-earning executive, ask yourself:

“Am I depending on my employer-paid group life insurance to take care of family, debts, and kids’ college if I pass away suddenly?”



Close the Gap

Average face amounts on group life may top out at \$75,000 in death benefits. You can close the gap with customized, individual policies:

Temporary Term Life

Basic term-life premiums pay death benefits and income replacement at death for a specific period. Lower cost than permanent insurance, term-life ceases or premiums rise at end of term.

Permanent Cash Value

Cash value insurance is permanent life coverage, which accumulates a cash value reserve for policy owners. As cash value increases, it can generate a paid-up benefit.

Ask us about Term Life, Whole Life, Universal Life, Indexed Universal Life, and Variable Universal Life. Each carry distinct features and advantages. With our guidance, you will find the ideal solution.

# Henehan

800.909.7040 Henehan.com