

## **Video 1**

### **Key employee insurance**

Rick is one of your first employees—a quick learner, loyal, and driven. You hired him just months after starting your business. Since then, he's become your go-to, someone you can count on to take charge whenever you aren't around.

But have you thought about what would happen if, in the unlikely event, Rick suddenly passed?

As a business owner, planning for the unexpected is just as important as celebrating success.

Start your planning with life insurance from American National. When you secure a life policy on a person vital to the business, the company gains access to the policy proceeds in the unlikely event of their passing, helping to ensure a smooth transition during this challenging time.

These proceeds help offset potential revenue loss caused by a key person's absence and cover operational costs for recruitment and training during the transition period—giving your business enough time to find and hire the right replacement.

With a life insurance policy by your side, you can be confident that your business is built for life, even in the unlikely event of a tragedy.

## **Video 2**

### **Succession planning**

Picture this: You've built your business from the ground up, shaping every major project and leading the team to success.

Your business is more than just a job—it's a way to provide for your family. They rely on it just as much as the people who work with you.

What would happen if, suddenly, you weren't there tomorrow? Who would fill your shoes? Who would provide for your family?

With life insurance from American National, you can make sure both your business and family

are taken care of in the unlikely event of your passing.

A solid succession plan ensures your business is passed down to your chosen heirs, providing financial security for your family without causing potential disputes.

With a life insurance policy by your side, this succession can be made seamless by providing the funds for a buy-sell agreement and ensuring a smooth transfer of ownership without putting financial strain on the business.

It's how you can ensure that your business is built for life—even after your time.

### **Video 3**

#### **Estate planning**

You've worked tirelessly for years to build your business to where it is today. Every late night, every decision, and every sacrifice has been for this. You've even prepared a solid succession plan to ensure your vision lives on long after you do.

But have you thought about the high costs associated with transferring ownership, like legal fees, estate tax, and inheritance tax?

These costs can exceed 9% of your estate. Without proper planning, your business could be forced into a partial or full sale to cover them.

Your chosen heir could be left with debt, making it difficult—or impossible—to run the business as successfully as you did.

With a life insurance policy from American National, you can provide your business with the funds to cover estate planning costs—without financially burdening the business.

Secure your legacy with life insurance from American National. Together, we'll help build your business for life.

### **Video 4**

#### **Executive compensation**

Passion is the driving force behind every job. But let's be real—pay matters too. When employees feel undercompensated, it often shows in their performance and can affect company growth.

Fairly compensating your employees isn't just about paying them—it's about showing them they're valued for their hard work.

But offering competitive compensation doesn't have to mean draining your company's resources.

With a life insurance policy from American National, you can offer competitive bonus packages through payback programs or vesting schedules. This helps you retain key employees and attract new accomplished talent who are dedicated to helping build your business for life.

And when you offer these bonuses with life insurance, your business enjoys valuable tax benefits on the funds, giving you financial advantages that make a difference.

American National. Helping you build your business for life.