

Is your business built for life?

It can be! With a tailored life insurance policy from American National Insurance Company, you can be confident that the business you've worked tirelessly to build continues to grow for life, even after your time.



A life insurance policy from American National can:



Insure Key Persons

Your employees are the backbone of your business's success, but that doesn't mean your business has to struggle in their absence.

When you secure an insurance policy on a key person's life, the proceeds of that policy become immediately available upon their passing. These funds help absorb potential revenue loss and operational costs during the transition period, giving the company enough time to find and hire the right replacement.



Ensure Smooth Succession

To your family and employees, your business is more than just a company—it's a source of livelihood and security.

In the event of your passing, a life insurance policy can facilitate a smooth transfer of ownership by providing immediate, tax-free funds for buy-sell agreements without financially straining the business. Additionally, the policy proceeds safeguard your family's financial future, ensuring their protection even in your absence.



Support Estate Planning

Estate planning is a great way to ensure your business lives on, even when you're no longer around. But with planning costs often exceeding 9% of your estate, that 'great' plan can become a burden.

Life insurance can provide the liquidity needed to cover taxes, creditor claims, and other expenses, allowing your business to operate smoothly and your chosen heirs to continue building it for life.



Attract Top Talent

Businesses thrive when key employees feel motivated and fairly compensated for the hard work they do.

With a business protection plan in place, you can offer competitive compensation packages through payback agreements and vesting schedules. This strategy not only helps retain current talent and attract new ones but also provides valuable tax benefits for the business.

With a robust business protection plan, life insurance can help with...



Buy-sell Agreements

Funds the buyout of a deceased partner's share without causing financial strain.



High Estate Costs

Covers high costs incurred when transferring wealth, property, or other assets upon a business owner's death.



Financial Loss

Provides funds to offset potential revenue loss due to a key employee's death.



Extreme Debt

Protects your family and personal assets from the burden of any business debt.



Business Continuity

Ensures your business and legacy are built for life, no matter what the future holds.



A business's survival rate drops by 20% in the event of a business owner's passing*.



Begin building your business for life.

Your agent can help you choose the right coverage to secure your business's future—so your legacy can be truly built for life.

*Shah, Diva. "Death of a founder = failure of the business?" Lexology, Kingsley Napley, September 6, 2023, www.lexology.com

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