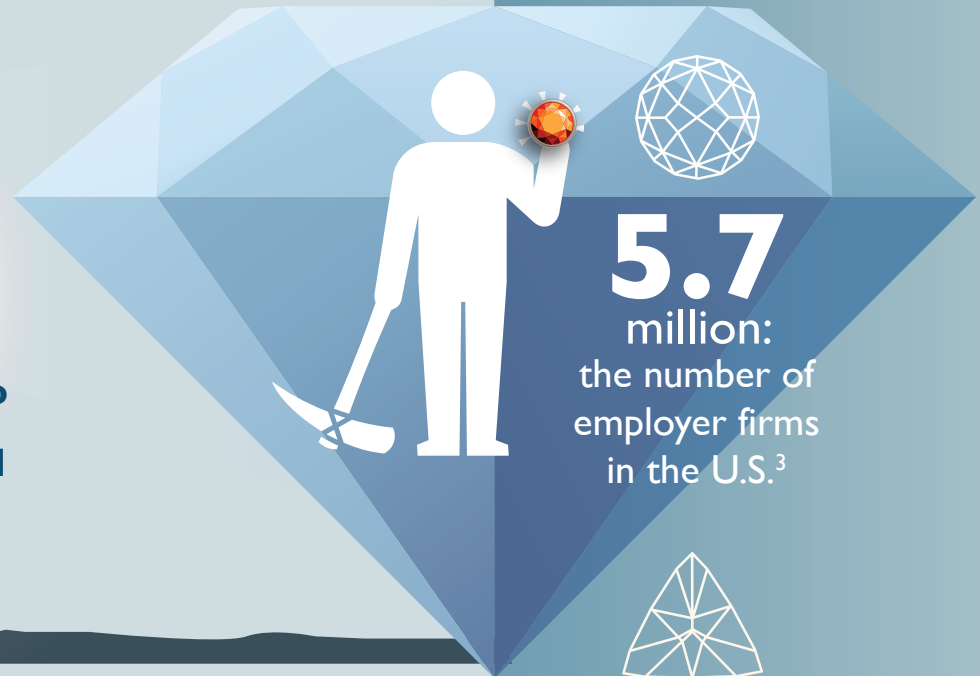




Business owners know that finding high-performing, trustworthy employees is like finding rare gems. Not only do you want to retain them, you'll want to reward them as well.



5.7 million: the number of employer firms in the U.S.³



90% have fewer than 20 employees.³



71% of business owners said they were very dependent on a few top employees⁴...



yet, only **49%** offer top executives nonqualified plans⁵



and only **22%** have Key Employee Insurance.⁴



BUILD YOUR TEAM. RETAIN THE BEST. PROTECT YOUR BUSINESS.

Here are two life insurance concepts you may not have considered that can help you keep your most valuable employees **and** protect your business:

Provide incentive for key employees to keep producing top-quality work and protect your business from loss of talent.

Executive Bonus Plan

Life insurance owned by the employee that's purchased with compensation bonuses from the business.

- A tax-deferred asset for the employee.¹
- Grows guaranteed cash value.²

- A retention tool for your business.
- Requires minimal administration.
- Tax-deductible for your business.

Protect your business from unexpected, catastrophic loss of a key employee.

Key Employee Insurance

Life insurance on an employee that's purchased and owned by the business.

- Provides your business with a sum if a top employee were to die.
- The policy's cash value is an asset to your business' balance sheet.

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- Gives your business time to recover from a key person loss.

¹ Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.
² All whole life insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company.
³ Small Business Facts & Data, The Small Business & Entrepreneurship Council, sbecouncil.org
⁴ NAIC telephone survey: Business & Employee Insurance Issues Among U.S. Small Businesses: A Report on Survey Research Conducted for The National Association of Insurance Commissioners, March 2007.
⁵ 2011 Executive Retirement Benefits & Perquisites Survey commissioned by Hay Group, 2011.

Talk to a local Guardian representative for more information on what is right for you. Visit www.GuardianLife.com.