

## Business Planning

[Music begins]

**Narrator:** You've built a solid prosperous business with a great team of employees.

To continue this success or capitalize on it you will want to: protect the team, reward the talent and plan for success.

When protecting your business, you have to ask: would the company be able to continue its success without my expertise and leadership?

And, are there key employees whose death or disability would substantially and negatively impact my business?

Life happens and companies have to adapt.

Nonetheless, business owners and their businesses do not have to carry all the risk.

The impact of certain risks to owners and employees can be minimized by using life insurance and disability income insurance.

Your employees may have a number of reasons for staying with your business.

For many, being rewarded for their efforts goes a long way.

If you have valued employees, you should take steps to retain this talent and recruit others with similar abilities.

Creating a compensation arrangement, such as an Executive Bonus or Supplemental Executive Retirement Plan can be the added benefit that helps retain or recruit the best employees.

Longevity for a company requires planning beyond protecting the business and rewarding the talent.

If your business is closely held, then succession planning may be important to you.

Having a plan in place can help with problems like: creating a market for your ownership interest or making sure your family gets full value for the business.

Talk to an experienced financial professional today.

He or she can provide you with practical solutions to protect your team, reward your talent, and plan for your business' success.

[Disclosures shown on the screen]

Life insurance and annuities are issued by the Ohio National Life Insurance Company and Ohio National Life Assurance Corporation.

Product, product features and rider availability vary by state.

Issuers not licensed to conduct business in New York.

[Company history shown on the screen]

Tracing its corporate origins to 1909, Ohio National markets a variety of insurance financial products in 47 states (all except Alaska, Hawaii and New York), the District of Columbia and Puerto Rico, with subsidiary operations in South America.

We are committed to building long-term relationships with our customers and to providing them with solutions as their needs change over time.

[Disclosure shown on the screen]

Approved for client use.

[Music ends]