



MIDWEST
PROTECT. MANAGE. GROW.

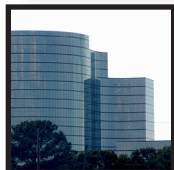
Business Planning and Wealth Management

Key Financial Planning and Risk Management Issues



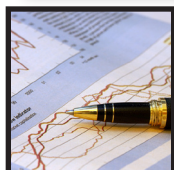
KEY EMPLOYEE LOSS PROTECTION

The disability or death of a key employee can be devastating to a company. What type of plan do you have to protect the company and your key employees should the unforeseen happen?



BUSINESS CONTINUATION PLANNING

What kind of plan has been made for the continuation of the company following the death, disability or retirement of current owners? How is the plan funded? When was the plan last reviewed?



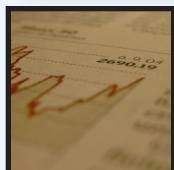
SUPPLEMENTAL RETIREMENT PLANS

Are owners and highly paid executives able to defer sufficient dollars into your tax-qualified retirement plan in order to meet their retirement objectives? What recommendations have your advisors given you that would help you build tax-deferred assets beyond your 401(k) plan?



EXECUTIVE BONUS PLANS

How are you utilizing corporate dollars to subsidize the financial planning needs of owners and key employees? Are you aware that corporations can provide substantial executive life insurance benefits, while creating a source of tax-advantaged retirement income?



PROTECTING RETIREMENT ASSETS

Have you helped to protect your retirement assets from potentially substantial and unexpected health-related expenses by purchasing Long Term Care Insurance? Did you know that your company might be able to deduct premiums paid and not create taxable income to you, while the benefits could be tax-free? Are you aware that you can purchase coverage to ensure that your retirement plan contributions, as well as corporate contributions, will continue to be made in the event of your disability?



ESTATE TAX PLANNING

The impact of estate taxes can be disastrous to an improperly planned estate. Assuming you live beyond the year 2010, how does your estate plan preserve the value of your business, minimize taxes and provide for payment of taxes that will be due?

USI. The Power of One.

USI Midwest • 100 South Wacker Drive, 16th Floor • Chicago, Illinois 60606
Phone: (312) 442-7200 • Toll Free: (800) 621-8412 • <http://usi.biz>

Securities and Investment Advice offered through USI Securities, Inc. Member FINRA/SIPC. 95 Glastonbury Blvd., Glastonbury, CT 06033 (860) 652-3239
We do not offer legal or tax advice. Note: Not all Wealth Management Specialists may offer full financial planning services. Please check with your local USI office.