Insurance products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

BUSINESS PROFILE

Maintaining the business after death of an owner

Stay bonus

Your sales opportunity

When a business owner dies, key employees may be concerned about the future of the business and want to ensure stability. Retaining key employees can help ensure a smooth transition to new ownership, maintain business integrity and preserve the business's value.

Solution: stay bonus

A **stay bonus** is an agreement that can help retain key employees in the event of the death of an owner of a business.

Three valuable features

1. Easy to implement and administer
2. Provides a source of funds to pay the bonus to key employees if the business owner dies
3. Offers flexibility for other business solutions, as well as estate planning

Target client

Businesses with the following characteristics:

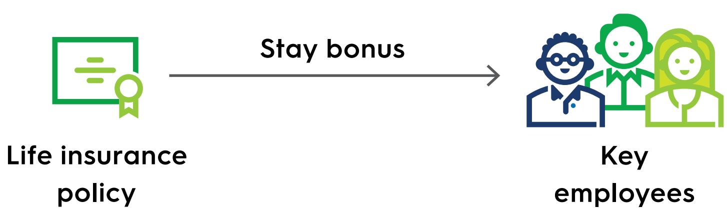
- Small business with one owner or a majority owner
- Key people are responsible for the strength and growth of the company

How does a stay bonus work?

1. The business purchases a life insurance policy on the business owner's life. The purpose of the policy is to provide liquidity to potentially pay bonuses to select key employees after death of the owner.

2. If the business owner dies, a bonus agreement is drafted and executed to retain the key employees by providing a financial incentive to stay with the business.

3. The life insurance policy's death benefit proceeds provide the funds needed for the stay bonus.



Learn more

Do you have business owner clients who could benefit from a stay bonus strategy to attract and retain key employees? We can help - call our Advanced Sales Team today: **1-888-413-7860, option 3.**

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

The policy design chosen may impact the tax status of the policy. If too much premium is paid, the policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59½ may also be subject to an additional 10% penalty tax.

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by, any taxpayer for the purpose of voiding federal tax penalties. Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.

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