Business and Estate Planning

Date

Mr. [Name of Owner]
Company name
Company address
City, State Zip

Dear:

One of the chief concerns facing owners of family or closely held businesses is how to effect an orderly, and affordable, transfer of their business to the next generation.

Estate taxes alone can claim 37% to 55% of a taxable estate, potentially resulting in businesses having to liquidate or take on tremendous amounts of debt just to stay afloat following the death of an owner. If you have done all that you could over the years to avoid or pay off a debt, the prospect of your business going into debt to pay taxes cannot be a pleasant one.

At [name of Agency], we help families and closely held businesses address this issue before it becomes a problem. Using our expertise and knowledge of sophisticated life insurance techniques, as well as the resources available to us through our association with some of the area's leading law firms and public accounting firms, we've been able to help many family and closely held businesses set up succession plans that not only preserve the business, but also leave its assets intact.

If seeing your business continue into the future --without compromising your own retirement needs-- is important to you, I believe we can help. Simply return the enclosed card in the envelope provided, and I'll contact you to arrange a meeting where we can discuss some planning ideas that have been of interest to other business people like yourself.

With my Best Regards