



BUSINESS PLANNING OVERVIEW

CONVERSATIONS FOR EVERY STAGE OF YOUR BUSINESS GROWTH

As your business moves through survival, growth and maturity stages, your planning focus will shift, as will the conversations you have with your advisor.

SURVIVAL



GROWTH



MATURITY

PERSONAL PLANNING

RISK MANAGEMENT
 Premature death
 Will
 Disability
 Critical illness

RETIREMENT PLANNING
 Registered plans
 Asset allocation
 Non-registered savings plans

OTHER SAVINGS GOALS
 Children's education
 Home purchase
 Tax minimization

CONTINUATION PLANNING

KEY PERSON PROTECTION
 Premature death
 Critical illness

BUY-SELL AGREEMENT
 Premature death
 Retirement
 Disability
 Critical illness

BUSINESS LOAN PROTECTION

EXECUTIVE BENEFIT PROTECTION

SUCCESSION PLANNING

OWNERSHIP TRANSITION
 Sell or liquidate
 Estate equalization
 Retain in family
 Successor training
 Successor buy-sell agreement

MANAGEMENT TRANSITION

POWER OF ATTORNEY

RETIREMENT INCOME PLANNING

ESTATE PLANNING

WILL PLANNING
 Estate equalization
 Family law

TAX PLANNING
 Estate maximization
 Estate freeze
 Share redemption
 Liquidity

TRUST PLANNING
 Family trusts
 Spousal trusts
 "Self-settled" trusts

PHILANTHROPY
 Planned giving

An expert from our business owner solutions team can help you see the forest and the trees. Visit Sunlife.ca/BusinessInsurance to learn more.



Life's brighter under the sun