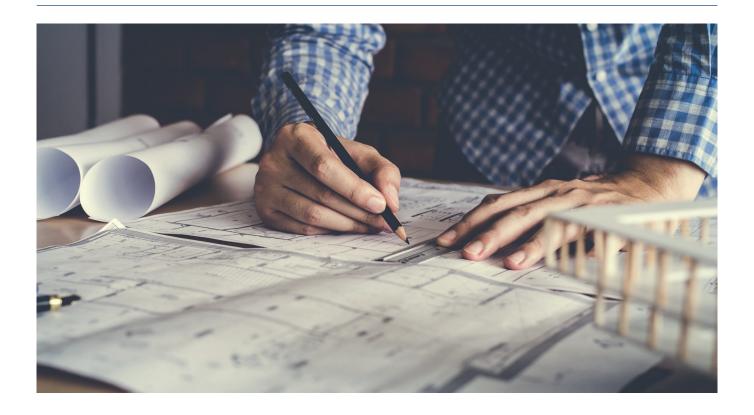
Key Person Protection



The loss of a key person can often result in a fall in profits for a company. This could be due to sales/revenue falling or due to the costs of replacing such an individual. You may find business relationships with clients or suppliers also suffer.

Key person policies provide either lump sums or income that can be used by the business to aid cash flow, repay outstanding debts, support staffing costs or towards replacing the individual – if possible.

For key person cover, you should first identify who these individuals are within the business. Following that, you will need to calculate their contribution or potential loss to the business. There are various ways to do this, which we can help guide you through.



Cash injection when most needed

The cash injection could provide the business with vital funds at a time when the business' short and long term future could be at risk.



Many employees contribute...

The loss of a senior executive would no doubt cause disruption, however quite often skilled salespeople or technicians would impact the business' ability to function or generate revenue.



Regular reviews

Such arrangements can be reviewed on a regular basis to ensure any business growth is represented in the value of the contribution, the individual makes to the business.

Why use SG Corporate Services?

- Our team works specifically with businesses to solve their Workplace Pension and Employee Benefit problems
- We are Chartered Independent Financial Advisers
- Our approach is to give employers clear advice and meaningful communications
- · We obtain quotes from the open market, to obtain best value for you
- We will assist businesses and shareholders with setting up such policies which can involve liaising with your solicitors and accountants
- In order to achieve transparency, we will request to work on a fee basis, as opposed to commission. This means we are paid for the work undertaken, as opposed to being paid on the value of your premium. We find this often generates a saving for our clients.

We have offices in Norwich and Ipswich that service our clients across the UK. Contact us on 01603 760866 or hello@sgcorporateservices.co.uk

This a service for employers, not individual investors.

SG Corporate Services is not an appointed agent of any insurer or investment manager and is therefore wholly independent and acting solely on your behalf. SG Corporate Services arranges and administers pension Workplace Pensions from a range of insurers and pension providers. SG Corporate Services is a Trading Style of S G Wealth Management Ltd, authorised and regulated by the Financial Conduct Authority.





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