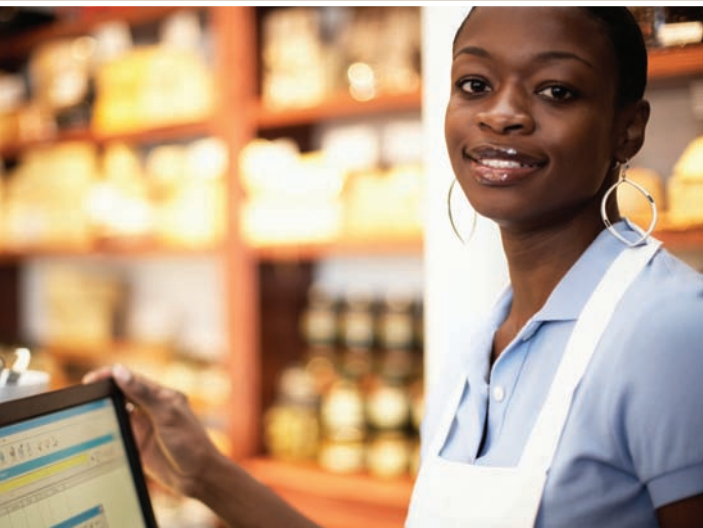


Owning a business can be the achievement of a lifetime – a dream come true. The role your business plays in the community is important – providing products and services that people depend on, as well as a place of employment. That's why your business is an investment you need to protect – not only for yourself, but also for the people who count on you.



**FARM BUREAU FINANCIAL SERVICES**

*Insurance • Investments*

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Life insurance & annuity products offered through Farm Bureau Life Insurance Company\*/West Des Moines, IA

Property-casualty insurance products offered through IA, MN, SD, UT, AZ, NE, KS, NM: Western Agricultural Insurance Company\* and Farm Bureau Mutual Insurance Company\*/West Des Moines, IA; CO: Colorado Farm Bureau Mutual Insurance Company/Denver, CO; ID: Farm Bureau Mutual Insurance Company of Idaho/Pocatello, ID; MT, WY: Mountain West Farm Bureau Mutual Insurance Company/Laramie, WY; ND: Nodak Mutual Insurance Company/Fargo, ND; OK: Oklahoma Farm Bureau Mutual Insurance Company/Oklahoma City, OK; WI: Rural Mutual Insurance Company/Madison, WI

This brochure offers general information about business insurance strategies. For more specific product information, including costs and features, contact your Farm Bureau agent.

Neither the Company nor its agents give tax, accounting or legal advice. Consult your professional advisers in these areas.

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## Protecting YOUR BUSINESS



**FARM BUREAU FINANCIAL SERVICES**



## Considering Your Business Needs

- Is your business adequately protected against potential risks?
- Do you know the business and tax advantages of providing a retirement funding strategy, life insurance and other benefits for yourself and your employees?
- Could your business continue after the loss of a key employee?
- Have you considered how you'll transfer your business to future generations at retirement, or in the case of disability or untimely death?

With all the day-to-day responsibilities involved in running a business, knowing you have risk management strategies in place can make operating your business that much easier.

## Managing the Risks

Owning a business provides many opportunities, including freedom, flexibility, financial potential and control. It also brings a wide range of potential risks, such as fire, crime, natural disaster and liability for personal injury. We can help you prepare for the unexpected.

Business insurance is designed to help shelter your business from unpredictable events. It can provide coverage to insure your business against loss of income and damage to your buildings, as well as liability coverage to protect you in the event a claim or lawsuit is filed against your business.

You can tailor your business insurance by adding extended coverages, and you may also purchase umbrella insurance, which provides liability coverage above the limits of your business policy.

## Supporting Your Employees

One way to support your employees is to set up a retirement funding program, whether you have many employees, just a few or you work alone. Offering a retirement plan can help you hire and retain quality employees and, in some cases, even gain some considerable tax advantages. In addition, you may consider offering a range of other benefits, including life insurance and disability income insurance.

## Preparing for the Future

Like most companies, you may have one or more employees who play a major role in the success of

your business. It may be you – the owner – and/or a business partner or a key employee with considerable skills or knowledge. The retirement, disability or untimely death of you or another key employee(s) could have a negative effect on the daily operation of your business – as well as its future success.

Creating a strategy for business continuation can help provide funds that can assist your business in covering the hiring and training expenses for a replacement employee, as well as the day-to-day expenses of running your business. Making arrangements now for the future of your business can help ensure its long-term success.

Developing strategies to help protect your business and provide for your employees can help ensure your continued success well into the future.