



## East Midlands Branch

In conjunction with:



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### “Your Clients’ Business Protection & Its Tax Implications”

Presented by Richard Smith of Zurich &  
Neil Marshall – Sense Financial Solutions

- To be held at:** Best Western Hotel – Leicester North (formerly the Comfort Inn)  
A46 Fosse Way, Upper Broughton  
Leicestershire
- On:** Tuesday 24 February 2009
- Commencing:** 6.00pm (for 6.30pm) – finishing approximately 8.00pm
- Cost:** Free
- CPD hours:** 1.5

You may know your clients business but how well do you know what would happen to the business in the event of death or illness of an owner/Director or shareholder?

In their continuing series of CPD events Sense Financial Solutions invite you to find out about key issues within the business protection market.

Richard Smith will be the principal speaker having joined Zurich 2 years ago.

Richard has been in Financial services for nearly 30 years, the last 20 years exclusively in the protection market with Aegon Scottish Equitable, Swiss Life and Pegasus.

There is little we can do to stop businesses failing due to the current financial climate, however we can stop businesses failing due to the death, critical illness or absence from work of key individuals.

A recent survey from Swiss Re suggested that less than 10% of businesses have any form of protection and the session run in conjunction with Sense Financial Solutions Ltd will look at the issues in the Business Protection Market for your clients.

The Topics covered will include.

- Key Person Protection, who is key?
- Calculating sums assured, tax treatment of premiums and benefits
- Shareholder / Partnership Protection, business trusts and cross option agreements.
- Directors protection, are your clients aware of their liabilities?