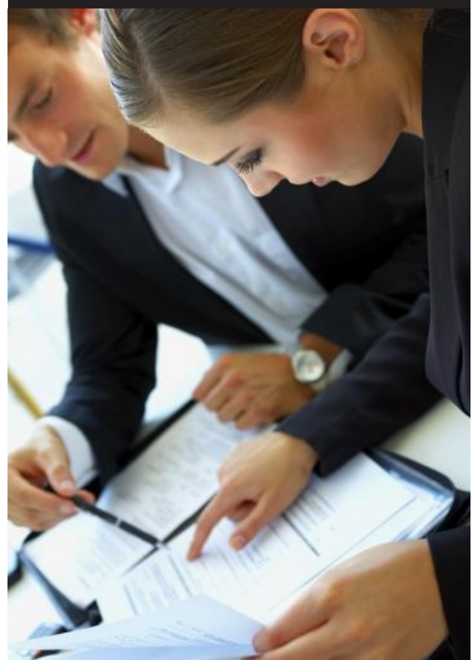
Business Owner Checklist

HEFFERNAN INSURANCE BROKERS

Because You're Different



Sole Proprietor

1. Would your business be affected if a key employee were to leave, die, or become disabled? Would you be interested in a plan to reduce this risk?

2. Would you and your highly paid employees like to put aside more money on a tax preferred basis for retirement? What if you only had to fund 25% of the cost?

3. Where do you see your business in 5, 10, 15 years? Will you still be running it or will it be a family member, key employee, or sale to a third party? Do you have a formal transition agreement in place?

Two or more owners

1. Do you have a written plan to continue the business in the event of death, disability, or retirement of an owner?

2. Would your business be affected if a key employee were to leave, die, or become disabled? Would you be interested in a plan to reduce this risk?

3. Would you and your highly paid employees like to put aside more money on a tax preferred basis for retirement? What if the business only had to fund 25% of the cost?

4. Where do you see your business in 5, 10, 15 years? Will all the owners still be involved in the business or will there be a transition to a family member, key employee, or sale to a third party? Do you have a formal transition agreement in place?

Professional Firms: Lawyers, Doctors, CPAs etc.

1. Do you have a written plan to continue the business in the event of death, disability, or retirement of an owner?

2. Would your business be affected if a key employee were to leave, die, or become disabled?

3. Would you be interested in a plan to both reward and retain key people? What if the business only had to fund 25% of the cost?

4. Do you have a group disability plan in place? Does it cover 66.66% of the income of the highly compensated?

5. Would you and your highly paid employees like to put aside more money on a tax preferred basis for retirement? What if the business or executive only had to fund 25% of the cost?

6. Where do you see your business in 5, 10, 15 years? Will all the owners still be involved in the business or will there be a transition to a family member, key employee, or sale to a third party? Do you have a formal transition agreement in place?

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OFFICE LOCATIONS

Walnut Creek, San Francisco, Petaluma, Menlo Park, Los Angeles and Irvine, CA; Portland, OR; St. Louis, MO.