



Life changes. Be prepared. Be protected.

Who is vital to the success of your business?

All businesses have people who are key to their success and profitability. But what would happen to your business if a key employee were to die or become critically ill? The resultant cost to your business could be devastating.

What would happen if they were not there?

As a business owner, you need to be alert to all the potential threats to your business. One threat that is often overlooked is the impact on profits that the loss of a key person could have due to death or serious illness.

Consider the importance to your business of:

- Your top sales person
- Your highly respected chief designer
- Your knowledgeable technician
- Your highly qualified financial controller

What would happen if the profits they generate were lost?

Many businesses would be severely affected if one of their key employees were to suffer a serious illness or die suddenly. This is likely to lead to problems such as a loss of confidence in the business, withdrawal of credit facilities or the need to recruit or train a replacement.

In extreme circumstances, it could even lead to the insolvency of the business and the possibility of personal liability.

Life insurance has helped many business owners around the world protect their business against these eventualities. They have often found it a simple and cost effective solution to help ensure the continuity of their businesses, providing peace of mind to them, their families and their colleagues.

At Friends Provident International, we have a range of solutions to help mitigate the risk to your business if a key person were to die or become seriously ill.

Speak with your financial adviser for more details or visit:

www.fpinternational.ae/businessprotection

Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit www.fpinternational.com/legal/privacy-and-cookies.jsp to view the full policy, or this can be provided on request.

Copyright© 2018 Friends Provident International Limited. All rights reserved.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44 (0)1624 821212 | Fax: +44 (0)1624 824405 | Website: www.fpinternational.com. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.