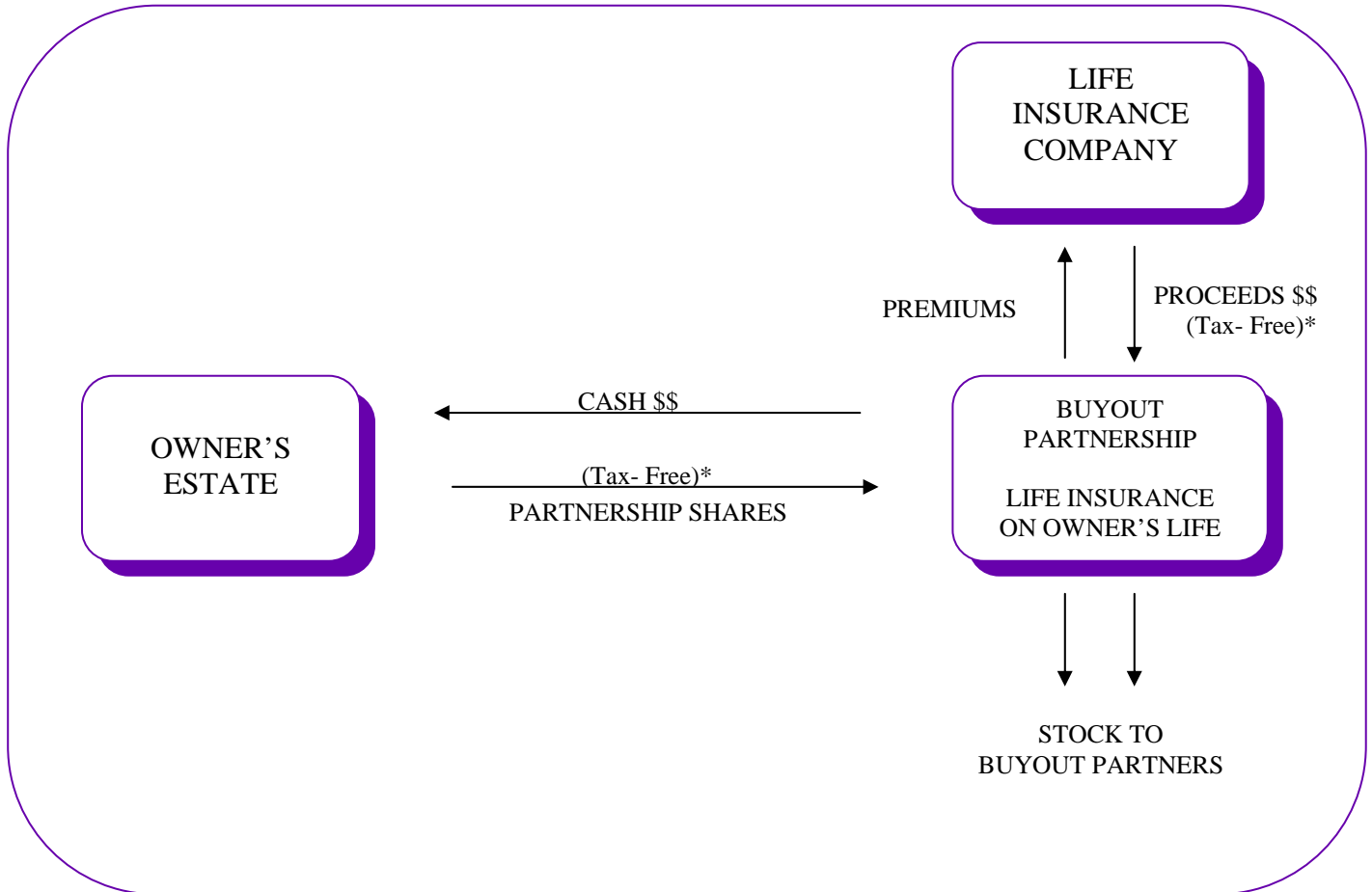


# KEY EMPLOYEE GROUP GUARANTEED BUYOUT PLAN



## PLAN GOALS

- ◆◆ Owner's family receives full value in cash immediately.
- ◆◆ Family sells stock free of tax, is relieved of business problems & liabilities.\*
- ◆◆ Income continues for needs of spouse and children without negative tax treatment.
- ◆◆ Key employees pay for an option to buy business at death of owner- option price (premium) creates the cash to purchase.
- ◆◆ Key employees control their future security and avoid debt to family.
- ◆◆ Cash value may provide for a future lifetime buyout or refund of cost.

\*Check with your tax advisor for actual result