



you want to be more than just smart

Think About This...

You've worked hard for your business to succeed. Your focus on day-to-day operations, however, leaves you little time to plan for the unexpected.

Susan Russo CRPC, CDFA

DiPaola Financial Group
425 Broadhollow Road, Suite 405
Melville, NY 11747
(631) 371-9064
srusso@aicinvest.com
www.susanrussofinancial.com



Susan Russo CRPC, CDFA is an investment advisory representative of Ameritas Investment Corp. (AIC). Securities and investment advisory services offered solely through AIC. Member FINRA/SIPC. AIC and DiPaola Financial Group are not affiliated. Additional products and services may be available through Susan Russo CRPC, CDFA and DiPaola Financial Group that are not offered through AIC. Susan Russo CRPC, CDFA is licensed to sell insurance and annuities.

You want to be prepared. Proper business planning can make all the difference for the future survival of your business and the success of your employees.

What will happen to your employees if you're no longer able to run the business?

Just one in four women has put a formal succession plan in place for her business¹. If your business won't continue in your absence, everything you and your employees have worked for will be gone. Proper planning ensures that when the time is right, or if the unexpected happens, you can leave your company on your terms, knowing that the successor is ready, willing and able to continue your business.

What happens when the unexpected happens? Will your business be able to survive?



Will your best employees want to stick around?

As a business owner, you are committed to the success of your employees. They're important to you and your business. Taking care of them is almost like taking care of family. Providing extra benefits to supplement retirement savings is an effective way to show them how much they mean to you and gives them even more reason to stay loyal to your business.

What about your retirement?

Nearly 45% of Americans ages 36 - 55 years old are not expected to have enough money to cover basic living expenses like food, utilities and health care through retirement². As a woman, this is especially important to consider—older women are more than twice as likely to be impoverished as men³. You need to think about your retirement and how you're going to afford it.

Many business owners view their business as their retirement and tend to put all of their money back into their business. But there is no way to anticipate outside factors that may erode the value of your business. It may not create enough value to support you in retirement. It's important to have a retirement plan in place that addresses your unique needs as a business owner.

Call Me Today

Call me today to start identifying business risks you may be facing and to develop a strategy to help protect your business, your employees and yourself.



¹ "Small Business Owners Report," LIMRA International, 2011.

² www.ebri.org, last accessed January 24, 2011

³ Social Security Bulletin, "Life Cycle Aspects of Poverty Among Older Women," 2010

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including: Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York, Acacia Life Insurance Company, The Union Central Life Insurance Company and Ameritas Investment Corp., member FINRA/SIPC. Ameritas Life Insurance Corp and Acacia Life Insurance Company are not licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison are registered service marks of Ameritas Life Insurance Corp.

© 2012 Ameritas Mutual Holding Company, 5900 O Street, Lincoln, NE 68510