

CONNECTING YOU WITH SMALL BUSINESS NEWS AND ADVICE | FALL 2019



# Insurance Consulting for Succession Planning and Risk Mitigation

Gallagher is excited to offer this new, complimentary service to our Gallagher Select clients.

Business owners rely on Gallagher to help identify and quantify the risks they face day to day. Our team can help you with numerous scenarios such as death or disability of owners or key employee, retirement planning preparation for the eventual sale of your business, or succession planning to the next generation.

Our life specialists can help you with the following:

- Key person and buy-sell coverage for both life and disability
- Reviewing existing plans to meet the needs of growing businesses
- Supplemental retirement income
- Stock redemption funding
- Personal life insurance planning

Our comprehensive and complimentary consultations can:

- Lower premiums, increase coverage or add new benefits
- Ensure the insurance plan is keeping pace with the organization's growing needs
- Uncover possible price increases within the current plan

## To learn more, please contact:

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It's Cyber Security Awareness Month! Is Your Business Protected?

# Cyberattacks on Small Businesses are on the Rise

Forty-three percent of cyberattacks are aimed at small businesses, but only 14% are prepared to defend themselves. Read More >>

#### News This Week

Here are five things in technology that happened this past week and how they affect your business. Did you miss them? Read More >>



#### IN THE NEWS AND IN THE KNOW

We've curated a selection of links just for you that feature relevant content and professional advice to help your business grow and prosper.

## How Family Business Owners Should Bring the Next Generation into the Company

"Go find your passion", Henry directed his children when they reached their late teens and early twenties.

Read More >>

## **Hurricane Preparedness Checklist**

Being prepared for natural disasters is something you will never regret. Plan ahead with our hurricane preparedness checklist. Read More >>

## 11 Ways to Manage Client Expectations

One of the biggest challenges service-based businesses face is setting and managing client expectations. Read More >>



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