OUT OF THE BOX
SOLUTIONS...

FINANCIAL RESOURCES GROUP
Investment Services

For internal use only. Not for use with clients.

...FOR MANAGING REPAYMENT RISK

Are you aware that the investment services program can assist and provide you with solutions regarding some of the following challenges you may encounter with loan clients?

- Life insurance policies can be utilized with the death benefit assigned to pay off outstanding loan balances in the event of a death.
- Key man insurance reduces the cash flow impact of the loss of employees generating significant revenue for the business.
- Buy-sell agreements protect the integrity of the client relationship and provide for the orderly transition of ownership.
- Disability insurance provides an alternative cash flow source for debt servicing.
- Long-term care coverage makes sure that business assets are not liquidated to address a long-term care confinement.

Managing repayment risk is a dynamic process that entails more than just cashflow analysis. Identifying unforeseen events that can impact the revenue sources of a business and implementing contingency planning is crucial.

Our investment services program provides the education and solutions to assist you with managing repayment risk for your loan clients.

PLEASE LIST THE NAMES OF 5 CLIENTS THAT COULD BENEFIT FROM THIS PROGRAM:

	Name	Phone #
1)	______________________	______________________
2)	______________________	______________________
3)	______________________	______________________
4)	______________________	______________________
5)	______________________	______________________