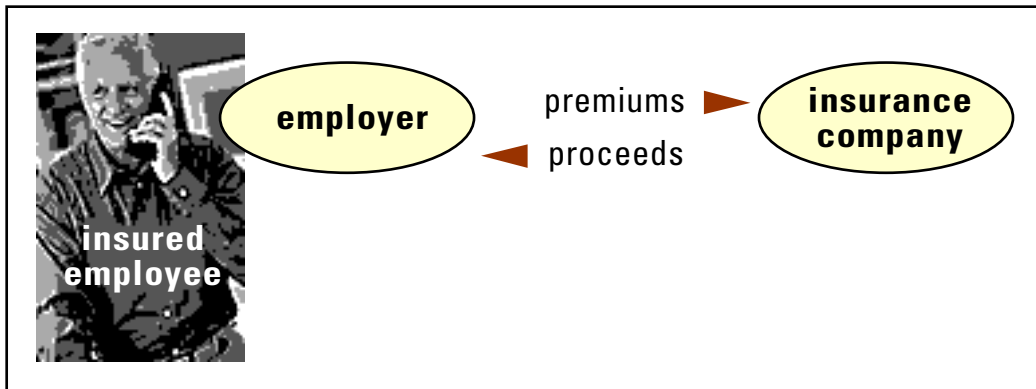


## HOW KEY EMPLOYEE LIFE INSURANCE WORKS



The employer applies for, owns, and is the beneficiary of insurance on the key employee's life.

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The employer pays the premiums on the policy.

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If the employee dies, policy proceeds are paid to the employer.

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The premiums are not deductible by the employer.

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