



Planning for Your Practice: The First Step to Helping Business Owners

Why Financial Professionals Need Their Own Business Continuity Review

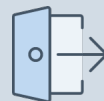
As a financial professional, your clients, income, and reputation ultimately rest on one variable: **you**. Whether you own your practice outright or operate within a larger firm, your expertise, relationships, and consistency are what clients rely on every day. But what happens if you become sick, injured, or unexpectedly pass away? What would happen to your clients, your income, and your family? Safeguarding what you've built isn't optional – it's essential risk management. Don't become the cobbler whose children have no shoes.

The Risks of Not Planning

Unexpected events such as disability or premature death can threaten even the strongest practice.



Loss of revenue if you're unable to actively serve clients



Client attrition due to service interruptions or delayed communication



Operational and staffing challenges without your leadership



Financial strain on your family or business partners

You help your business owner clients address these same risks every day. But when was the last time you turned the magnifying glass on yourself?



Let's Talk About Your Most Valuable Business Asset: You

Life insurance and disability insurance solutions can help ensure your practice continues with minimal financial disruption, providing critical stability when it's needed most. Consider:

- **Business continuity:** Liquidity can keep your practice operating and fund buy-sell obligations.
- **Income replacement:** Consider coverage that will replace lost income for your family or business partners.
- **Expense coverage:** Insurance proceeds can help cover business expenses, such as staff and overhead, during periods of disability or transition.
- **Value preservation:** Planning can reduce the risk of losing influence over outcomes, client attrition, or erosion of long-term practice value during periods of disruption or transition.



Your Own Risk Review Creates Better Client Conversations

Financial professionals who complete their own risk review often experience meaningful benefits, including:

- Gaining a firsthand understanding of key business protection strategies
- Increasing credibility with business owner clients and building greater confidence in the planning process
- Making more authentic and effective recommendations
- Strengthening and stabilizing their own practice, increasing its value

Experiencing the planning process yourself makes your conversations with clients more relatable, credible, and actionable.

Protect Your Practice the Same Way You Protect Your Clients

Crump's Advanced Sales team is here to help you spot risks, uncover planning needs, and find simple solutions to protect businesses — your clients' and your own. You can use our [business insurance fact finder](#) to guide your reviews. Have questions along the way? Schedule a call with our team or reach out anytime — we're here to help.

Ready for a business continuity review? Contact your Crump representative to get started.



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