



# Life Happens!

Information and Advice to Help You Plan and Prepare for What Life Has to Offer...

**GRAY EQUITY MANAGEMENT, LLC**

**The Power of 3™: Client, CPA & Financial Advisor**

September 2013

## THE VALUE OF KEY EMPLOYEE INSURANCE

*Can your small business risk not having it?*

*What kind of financial loss would your business face without its key employees?* They are worth more than their salaries - their performance, professionalism and character make your company what it is, and provide the stability and predictability you need to realize a profit. Because of this reality, wise business owners take a look at key employee insurance.

*Aren't the premiums for key employee insurance sizable?* Not necessarily. In fact, they may seem profoundly insignificant compared to the financial hit your company could take without a key worker.

If you lose an executive, a manager or even a salesperson who has built core relationships for your business, you're looking at the possibility of decreased revenue for the company, the cost of recruiting and training a replacement, potentially expensive snafus if that replacement screws up, and even client/customer attrition (to some of your customers or clients, things may "never be the same").

The cost of coverage depends on several factors: the amount and type of coverage, the nature of your business, the medical histories and ages of the insured parties, and the estimated expenses and profit loss that could occur as a result of their death and disability.

[Read the full article here.](#)

---

## Monthly Economic Update

Gray Equity Management helps you stay in-the-know about the latest news that could impact your financial success. View recent issues of our "Monthly Economic Update" [here](#).

---

### Our Mission:

"By integrating independent wealth management, accounting and tax planning services we give our clients a complete financial understanding that helps them keep the promises they have made to themselves and their families, both in the present and for the future."

---

**Gray Equity Management, LLC**

**34 Southwest Park**

**Westwood, MA 02090**

**781-407-0300**

**[www.grayequitymanagement.com](http://www.grayequitymanagement.com)**

*This material was prepared by MarketingLibrary.Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. Marketing Library.Net Inc. is not affiliated with any broker or brokerage firm that may be providing this information to you. All information is believed to be from reliable sources; however we make no representation as to its completeness or accuracy. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is not a solicitation or a recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.*

*Securities offered through 1st Global Capital Corp., Member FINRA, SIPC Investment advisory services offered through Gray Equity Management, LLC. Gray Equity Management, LLC and 1st Global Capital Corp. are unaffiliated entities.*