

Protect your greatest business asset: Your employees.

As a small business owner, you know how important your employees are to your success. You depend on their knowledge, experience, talent, and loyalty to keep your company running smoothly and efficiently.

But, like many businesses, you may have been hit hard by the recession, and trying to keep expenses down—making cuts, freezing payrolls, and streamlining operational costs—means your employees may be assuming heavier workloads, longer hours, and broader responsibilities, often for the same paycheck.

So, in these tough economic times, how can you show your workers just how much they're appreciated? Small gestures, like movie tickets or a night at a local restaurant, can help improve morale; but, if you're looking to offer something more substantial, consider supplementing your employees' benefits package with life insurance through a voluntary payroll deduction program.

Voluntary payroll deduction is one of the simplest ways employees can purchase permanent life insurance to protect their loved ones, and a smart way to supplement the benefits you already offer them. It can usually be set up using your existing procedures for payroll deduction, and, best of all, there is virtually no direct, out-of-pocket costs to the employer.

Remember, when you invest in your employees, you invest in your business. That's just good business sense.

Note: Employee participation in a payroll deduction insurance program is completely voluntary. Since this program is not intended to be subject to the Employee Retirement Income Security Act of 1974 (ERISA), employers cannot contribute to, or endorse, this program.

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