

## Can you identify the four areas of greatest risk to small business owners?

### Put our knowledge on your side /

Competition from big business can put small business owners in jeopardy and in need of special protection from questionable employee loyalty, the shaky tenure of co-owners and key partners, and poorly structured ownership transfers. These hazards contribute to the failure of many small businesses each year.

### Protection Strategies for Small Business Needs Workshop

At this workshop, we'll cover these strategies — and more:

- Employee benefits
- Executive bonuses and deferred compensation
- Buy-Sell agreements and Disability Buyout continuation plans
- Transferring with written succession plans
- Customized financial guidance for owners

### Ferdinand A. Ruplin, ChFC, CLU

Executive Vice President  
AXA Advisors, LLC  
1111 Marcus Avenue, Suite 100  
Lake Success, NY 11042  
(516) 385-3918  
ferdinand.ruplin@axa-advisors.com

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Please join us for this  
seminar on:

Wednesday, March 24th

6:00 PM

**AXA Advisors, LLC**

Long Island Branch

1111 Marcus Avenue

Building 1

Lake Success, New York

**Presented and Hosted by:**

**Ferdinand Ruplin, ChFC, CLU**  
Executive Vice President

**Refreshments will be served!**

**RSVP to Pauline Mosca (516) 358-3918  
or e-mail at  
pauline.mosca@axa-advisors.com  
by Friday, March 19th**

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