



SHAREHOLDER/PARTNERSHIP PROTECTION PLAN

If you are a business partner or a shareholding company director, your share in the business is likely to be one of your most valuable assets. Have you ever considered what the repercussions on your business would be if you were to die?

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When one considers the repercussions of the death of a business partner or a shareholding company director of a business or partnership one should consider various situations which may arise due to the loss. Would the surviving partners/directors have easy access to funds to purchase your share of the business from your estate? Would those who inherit your estate want to involve themselves in the business? Would they be able to sell their share? Partnership or shareholder protection can offer solutions to these potential problems, by combining a means to provide the necessary funds with a legal agreement that ensures those funds end up in the right hands.

What is Shareholder/Partnership Protection?

The long term of a business is dependent on the contribution of its major shareholders and partners.

The loss of a shareholding director or partner due to death can have a serious impact, both on the future of the business and on their families.

The Shareholder/Partnership Protection Plan allows a business/partnership to protect itself against the financial loss it may suffer from losing a major shareholder/partner due to death.

Do I need this plan for my Business?

This all depends on the individual needs of each business. It is important to identify the need for Shareholder/Partnership Protection.

The Shareholder/Partnership Protection Plan has been designed to cover the shareholding director or partner of private limited companies. The liability of these shareholders, 'the owners', is limited to the value of their unpaid share capital in the business and any personal guarantees.

The Shareholder/Partnership Protection Plan is also suitable when insurance is needed for major shareholders of Public Limited Companies.



To find out more ...

For more details about the Shareholder/Partnership Protection Plan, you may contact MAPFRE MSV Life on freephone 8007 2220, contact any of our Tied Insurance Intermediaries or visit any branch of Bank of Valletta p.l.c. or APS Bank.

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