



Accomplishment-Minded Woman, New Customer, Middle Market

"I want my daughter to be proud of her mom when she grows up. I want her to know that women can do anything we put our minds to, including being our own boss."

PROFILE

I feel fortunate that I've had the opportunity to open my own business – it's been a lifelong dream.

I am driven to make Juniper's Juice Box a success so that I can repay all those who have supported me financially.

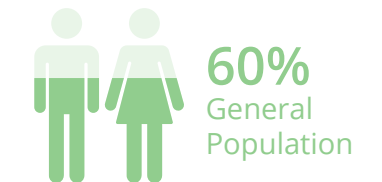
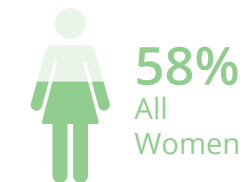
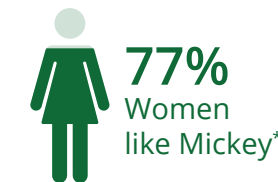
I worry about the business making enough money to provide a solid future for me and my daughter.

I am confident in my front-of-house abilities, but I'm worried about keeping the back of house in order.

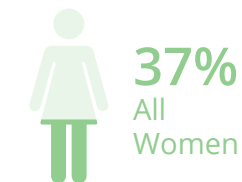
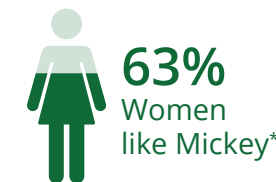
I aspire to share all that I've learned about being an entrepreneur not just with my daughter but other young women considering starting their own business.

RESEARCH HABITS

"I do my own research before making financial decisions."



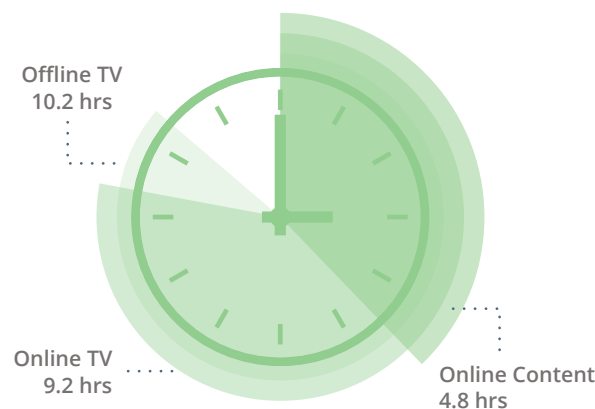
"I always try to shop around for financial products."



*Women like Mickey are 25 to 39 years old, earn \$40,000 - \$149,000 a year and consider themselves to be career-oriented.

MICKEY
Small business owner, 32

WEEKLY MEDIA USE



TOP 5 WAYS I KEEP IN TOUCH WITH A BRAND/COMPANY



1.

I am a member of a brand's loyalty/rewards program.



2.

I read ratings/reviews about a brand's products or services.



3.

I subscribe to a brand's email list.



4.

I regularly visit a brand's website.



5.

I follow, "like", subscribe to, or am a fan of a brand on social media.

Source: Consumer Technographics® North American Online Benchmark Survey (Part 1 & 2), 2017



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MY STORY

I'm a single mother, champion of healthy-living and, as of recently, a small business owner. I've long admired Dr. Ann Wigmore and try to live by her motto: "The food you eat can be either the safest and most powerful form of medicine or the slowest form of poison." She – along with my 4-year-old daughter, Juniper – is the inspiration for my new business, a juice and smoothie bar.

I started Juniper's Juice Box after the tech startup where I'd been working as a dietitian was acquired. I used my severance pay along with some savings to secure a lease, but I turned to crowdsourcing to help fund initial operating costs. I also have relied heavily on a local network of women business owners – they are a great source of advice, encouragement and friendship.

So far, Juniper's Juice Box has been doing great, but I know there will be down times. While I'm fine with basic back-office functions, I know I need help with contingency planning and employee benefit planning as I take on more employees.

I've been researching financial services firms online and asking around my network for advisors who can provide both professional and personal financial services. On the business side, I'm worried about tax planning. On the personal side, I want to start putting small amounts aside for Juniper's college and my retirement.

SELECTION CRITERIA

Financial strength
Competitive rates and fees
Personal and business products and services
Value-adds



WISH-FORS

Online financial tools and statements
Flexible account notifications
Personalized content, recommendations
Flexible payment methods
24/7 customer support





Small business owners like Mickey think about business and personal planning.

KEY CONCERNS	NEEDS	PRODUCT ALIGNMENT
What if something happens to my business?	Contingency plan Exit strategy	P&C, liability, umbrella insurance Business interruption insurance
How will I attract and retain employees?	Employee benefit plan Owner benefit plan	Insurance: health, life, disability, dental Retirement: defined benefit plans, defined contribution plans, IRAs Other: SERPs, Section 162 bonus, financial planning services
What happens when I retire, or if I die prematurely?	Succession plan Estate plan	Personal products to fill any gaps in business-related coverage or benefits

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