

A Calculation of Value can open the door to life insurance sales

Most business owners don't know the true value of their company — and that can mean missed opportunities for risk protection and succession planning using life insurance.

Through Midland National, you can offer your clients a **complimentary Calculation of Value**¹ from Marshall & Stevens, Inc. This analysis can spark the right conversation and open the door to new life insurance sales.



5 reasons to work with Midland National and Marshall & Stevens

1

Help business owners protect what they've built.

Knowing what a business is worth can give you the confidence to recommend the right amount of life insurance coverage. Offer your clients a **complimentary** Calculation of Value — a professional estimate of their company's value — and help them protect what they've worked so hard to create.

2

Help bring clarity to succession planning.

A strong succession plan starts with knowing the value of the business, which helps you recommend appropriate life insurance coverage.

- Nearly **98% of business owners** don't know their company's value.²
- **60% of small businesses** lack a documented succession plan.³

Those numbers show there's a conversation waiting to happen.

3

Warm up cold business leads.

A Calculation of Value can position you as a valuable resource for your business-owner clients. It can open doors, build credibility, and create a natural transition from business planning to life insurance discussions.



Help overcome the cost barrier.

Formal valuations can be costly depending on the size and complexity of the business. Midland National covers the cost of the Calculation of Value — removing a major barrier and clearing the path to business succession and protection planning.



Leverage real valuation expertise.

You don't need to be a valuation pro. You just need to work with one. Marshall & Stevens brings decades of valuation experience to business owners nationwide. A Calculation of Value from this credible source can become your competitive edge.

Calculation of Value — your new conversation starter.

Contact your Midland National RDP to learn more.

¹Calculation of Value refers to a professional estimate of the value of the business. It is not intended to be a certified or formal business valuation. A formal or certified valuation is a separate service provided by Marshall & Stevens.

²Munk, Cheryl. "Most Small Business Owners Don't Do the Math on Their Most Valuable Asset." CNBC, 17 July 2022

³ideas42. *Small Business Owner Perspectives on Succession Planning: Survey Findings*. March 2025

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