Why Every Multi-Owner Business Needs a Funded Buy-Sell

INTOUCH FINANCIAL GROUP

A buy-sell agreement is only as strong as the money standing behind it.

A Guaranteed Buyer

Creates a ready market for each owner's share at death, disability, or departure — instead of an interest no one can sell.

An Agreed-Upon Price

Locks in a fair value up front, heading off disputes with heirs and the IRS over what the business is worth.

Control Stays With the Owners

Keeps the business in the hands of the surviving owners — not a spouse, heir, or outside party who never signed on.

Liquidity Exactly When Needed

Life insurance delivers income-tax-free cash at the exact moment the buyout is triggered — no loans, no fire-sale.

The Cost of Doing Nothing

An unfunded buy-sell is just a promise. Without dollars behind it, surviving owners are forced into a fire-sale, new debt, or litigation with the family. Funding the agreement with life insurance turns that promise into guaranteed cash the moment it's needed.