MontRidge Insurance Services

BUY-SELL AGREEMENT FUNDING CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

AGREEMENT

	Yes	No	Not Sure
Is a current signed buy-sell agreement available?	○	○	○
Are triggering events and purchase obligations defined?	○	○	○
Are ownership interests and eligible buyers documented?	○	○	○
Are valuation methods reviewed periodically?	○	○	○

FUNDING

	Yes	No	Not Sure
Are expected purchase obligations estimated?	○	○	○
Are existing insurance policies and cash reserves inventoried?	○	○	○
Are funding shortfalls and timing mismatches evaluated?	○	○	○
Are death, disability and other triggers distinguished?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

STRUCTURE

	Yes	No	Not Sure
Are cross-purchase and entity-purchase approaches reviewed by advisers?	○	○	○
Are policy ownership and beneficiaries aligned with the agreement?	○	○	○
Are tax and legal implications reviewed independently?	○	○	○
Are premium responsibilities documented?	○	○	○

MAINTENANCE

	Yes	No	Not Sure
Are ownership changes reflected in the agreement?	○	○	○
Are insurance amounts reviewed after valuation changes?	○	○	○
Are policy records and funding arrangements accessible to authorized parties?	○	○	○
Are contingency plans established for insufficient funding?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- [ ] I would like to discuss this checklist with Montridge.
- [ ] I would like to review my current insurance program.
- [ ] I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.