**IV. COMPANY DESCRIPTION**

The name of our business is Live & Love Inc. which deals in serving customers life insurance, where they will receive money if one of their relatives dies. We will set up our branches mainly in Shopping Malls, Hospitals, and Colleges to be able to have a high amount of promotion and customers. The main office will ideally be placed in an Urban Area.

Our Mission:

We seek to become the first stop where consumers will buy their insurance, as well as to provide the best deals in giving to the consumers their insurance. We vie to bring forth financial gain to our investors, while at the same time providing enrichment to our business partners and communities in which we operate, while striving for fairness, honesty, and integrity.

Our Vision:

Live & Love Inc. aims to be the world’s best in providing consumers life insurance. It is our ideal to give our customers a second wind in their loss of family and relatives, and create a world wherein death is not an adversary, but an ally.

**V. POTENTIAL MARKET**

The potential market to our business in selling life insurance is the middle class to upper class people. This is because death is uncertain in time and place, so they will be able to provide for their dependents. Most people in these classes tend to make sure that they can have something to replace their income in the case that one of their relatives dies prematurely, especially if a parent of a wealthy family that needs to cover a large amount of expenses. While the potential market is the middle class to upper class, our target market will be the adults, parents, office workers, and even college students. The adults and parents will need to have a contingency plan for supporting their children in the moment they die. This could be the same case for office workers, since they do not have a high salary. For college students, they will buy life insurance so that they could have something to repay for the tuition fees their parents pay. We did not include the lower class people in the potential market for they simply cannot afford to buy it. We also did not include old and sick people in the target market because it is imperative that our company makes a profit.