Annuity

NORTH AMERICAN℠
A Sammons Financial Company

North American's digital doors are open

North American has the digital tools and resources you need to help protect your clients' retirement savings wherever you and your clients happen to be.

If you're looking at going digital, you're in luck. It may be possible to do 100% of your business with us – pre-sale, to point-of-sale, to post-sale – from the comfort of your home with your clients in the comfort of theirs.

Pre-sale

Lay the groundwork

North American ACADEMY

Visit site

Do your research

Use digital resources to start new conversations

Run an illustration

Illustrate possible solutions

Point-of-sale

Show how your proposed solution addresses their needs

Make your pitch from your place

Annuity e-App

Submit an e-App

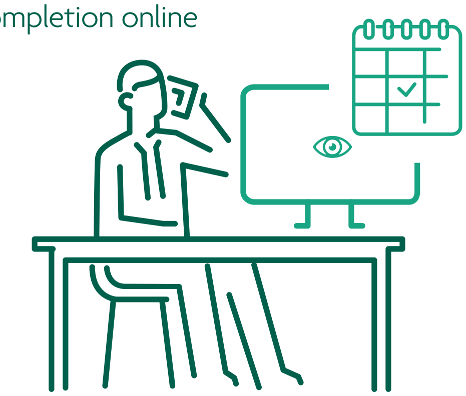
Use e-App to expedite your business

SUITABILITY PRE-CHECK

Try out the industry-leading Suitability Pre-Check

Post-sale

Complete remaining "paperwork" and monitor the case to completion online



Keep an eye on the process

My.NorthAmericanCompany.com

Secure upload

Service can be simple, too

EXCLUSIVE PRODUCERS CONNECTION

Get paid

Pre-sale

Lay the groundwork

Do your research

- Explore our deep pool of online resources (product details, current rates, state availability, marketing materials, NAC Academy).
- Call your independent marketing organization (IMO) to discuss your practice, your potential cases, and how a fixed index annuity (FIA) from North American can help your clients weather this continued economic uncertainty.

Prospecting is possible online

- **Consider moving prospecting activities online*.** Platforms like GoToWebinar and Zoom can be great ways to engage with large groups of prospects digitally. For one-on-one discussions and even small groups, most cellphones have built-in video call platforms (FaceTime on iPhone, Skype on other devices).
- **Go back through your book of business**, calling on any current clients who might have money they want to protect.
- **Find new sales from past prospects** who didn't proceed because the timing was wrong:
    - Past seminar/workshop attendees
    - Old referrals
    - Previously held client events
    - Former community events you sponsored

** Resident/non-resident state licensing rules still apply. For details on this and other virtual sales considerations, see this piece on the rules of the road (32123Z).*

GoToMeeting, Zoom, Skype, WhatsApp, and FaceTime are independent third-party companies and are not affiliated with North American. The Company does not endorse or promote any one platform; you should consider those that best support your business model and technology resources.

Conduct the interview over the internet

- Client meetings can likely take place on a device you already own. Most laptops are equipped with mics and webcams, or again, you can use your smartphone. The same platforms you used for prospecting, like Zoom or GoToMeeting, can work here, too.
- **Pick up the phone.** In a technology-heavy world, the personal connection behind a good old-fashioned phone call is making a comeback. Your clients may be glad to hear a friendly voice.
- While it's a medium that's fallen out of fashion in some circles, **email** is one of the most consistent, cost-effective ways to reach your clients when you can't see them in person. Relevant, timely, useful information can be successfully delivered via email on your schedule. Consider developing a weekly or monthly newsletter with financial tips and updates on how the news of the day might impact them to stay top-of-mind.

Illustrate possible solutions

Watch tutorial

- Our **online illustration tool and GLWB payment calculator** makes it easy to test drive several products to see which might be the best fit for your client's situation.
- Case details are saved in the system for future use to give you a head start on an electronic application in Annuity e-App.

Point-of-sale

Show how your proposed solution addresses their needs

Make your pitch from your place

- Back to your client via video conference or call, help them understand how the solution you're proposing from North American could address their needs.
- Get agreement on a solution to meet their unique needs.

Use e-App to seriously expedite your business

Watch e-App tutorial

- **Ready to start the application?** Annuity e-App is your go-to resource. It offers a streamlined way to get your client moving toward more financial stability. Automatically get served up the product- and state-specific forms you need, plus get real-time progress tracking and convenient **e-signature** capability.
- **How fast is Annuity e-App?** Cash with app cases can have money transferred via **ACH** and be approved and in force within a matter of hours.

Try out the industry-leading Suitability Pre-Check

Watch pre-check tutorial

- With Suitability Pre-Check, built into Annuity e-App, you can complete just the suitability portion of the application first to ensure the case will be able to be placed with North American. Again, these details are saved, so you will have a head start on the rest of the application.
- If you used Suitability Pre-Check, you're already 80% of the way through the application, and you can pick up right where you left off. Your details and the client's details are carried over, and the fields remaining at that point can take as little as 10 minutes.

SUITABILITY PRE-CHECK

Secure Upload bridges the physical/digital divide

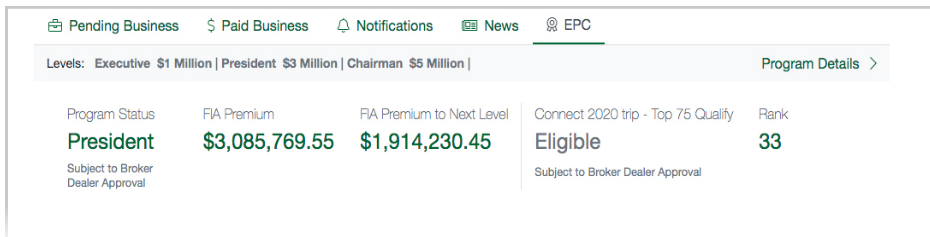
Use Secure Upload to transfer any documents you've collected in hard copy. Common examples include applications, beneficiary change forms, withdrawal requests and more.

Post-sale

Complete remaining “paperwork” and monitor the case to completion online

Keep an on the process

- Head to your dashboard at **NorthAmericanCompany.com** to check the pending business tracker.



Get paid

- Commission statements are conveniently housed online, and your dashboard will give you a real-time look at your year-to-date pay and where your production stands relative to your peers.
- And check back regularly to see where you stand for **Exclusive Producers Connection (EPC)** qualification levels. Each level-up can earn you a substantial retroactive payment.

Service can be simple, too

- Clients who sign up for an online profile at **My.NorthAmericanCompany.com** can complete a number of transactions and make simple changes like updating contact information or changing beneficiaries themselves online.
- The site also offers **Secure Upload**, so your clients can scan and transmit paper documents. It works like a modern version of the fax machine (without the long wait and annoying dial tone).

NORTH AMERICAN℠
A Sammons Financial Company

West Des Moines, Iowa
NorthAmericanCompany.com

To discuss doing business with us digitally or any of your current cases, contact your independent marketing organization (IMO) or give North American a call at **866-322-7066**.