

Smart Builder

Client profile

Life



NORTH AMERICANSM
A Sammons Financial Company

Name: _____ Agent Code: _____

Email: _____ MGA: _____

The missing piece?

North American's Smart Builder indexed universal life (IUL) insurance could be the missing piece in your client's financial strategy. This product combines death benefit protection, early cash value potential, and flexibility with or without the addition of the Waiver of Surrender Charge (WOSC) Option Rider.¹ While the purpose for adding a Smart Builder policy is unique to each policyowner, these three sales solutions can serve as a conversation starter when meeting with clients.

Sales Idea #1: Smart Money

Clients who may be a good fit for Smart Builder using the Smart Money sales solution are ages 55 - 75, desire to pass on a legacy through their death benefit, value flexibility over potential cash value accumulation, and have funds without an immediate use.

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

Sales Idea #2: Business Planning

Clients who may be a good fit for Smart Builder using the Business Planning sales solution are business owners who want to provide life insurance as a unique benefit option in order to retain key employees. Smart Builder also offers the opportunity for cash value accumulation, which could be shown as an asset on their balance sheet.

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

Sales Idea #3: Client Review

Clients who may be a good fit for Smart Builder using the Client Review sales solution are existing or potential clients with an older or underperforming life insurance policy. Clients could also be seeking a policy with additional features, such as Accelerated Death Benefits,² or more flexible access to the policy's cash value as an emergency or "just-in-case" fund.

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

Client name: _____ Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
Premium amount: _____ Retirement age: _____

1. The Waiver of Surrender Charge Option Rider must be selected at the time of application. Not available in California.

2. Subject to eligibility requirements.

Indexed universal life insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADDBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

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