

Smart Builder[®] IUL 2

Client profile

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 IUL 2 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 IUL 2 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 extra 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 IUL 2 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 IUL 2 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.

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 ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions. Smart Builder IUL 2 (policy form series LS187) or state variation, including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

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