

Smart Money

Client profile

Life



NORTH AMERICANSM

A Sammons Financial Company

Name: _____ Agent code: _____

Email: _____ MGA: _____

Smart Money can be a great solution for clients who value flexibility over potential cash value accumulation and have funds in low interest bearing accounts. While there are several options for where to keep this Smart Money, one that's often overlooked—and allows a single premium—is a permanent life insurance policy like Smart Builder. Smart Builder indexed universal life (IUL) insurance allows your client to leverage existing assets to pass along a larger legacy, all the while leaving the option for liquidity on the table.

If your clients...

- Have a need for death benefit protection
- Are between the ages of 55 and 75
- Have \$50,000 or more in low-interest bearing accounts such as:
 - » Savings accounts
 - » Money market accounts
 - » A recent windfall
- Have required minimum distributions without an immediate use
- Have a desire for their assets to be relatively liquid

... then they may be a good fit for Smart Builder IUL and the Smart Money sales idea!



List the names of three clients who fit the above profile.

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

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

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

Why North American?



Strong financial ratings



Stable leadership



134 years in business



Local support



Client-friendly marketing materials



Competitive pricing

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.

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Smart Builder IUL (policy form series LS187) and the Waiver of Surrender Charge Option Rider (form series LR479), 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, endorsements or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

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