

Smart Money

Client profile

Name: _____ **Agent code:** _____

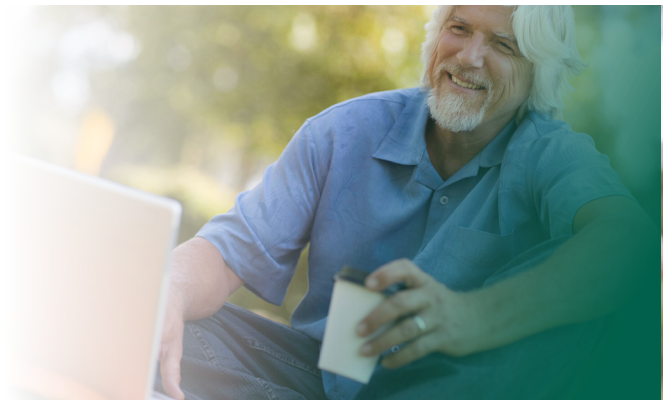
Email: _____ **MGA:** _____

The Smart Money life insurance sales concept can be a great solution for clients who value flexibility over potential cash value accumulation and have funds in extra funds that they do not have a specific need. 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® IUL 2 (indexed universal life) 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 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 2 and the Smart Money sales idea!



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

Client name: _____ Premium amount: _____	Age: _____ Gender: _____ Tobacco:Y/N _____ State: _____
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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. 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, endorsements or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply. Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.