

One client, multiple opportunities

Finding the next sale is always on the running to-do list. Life insurance sales that are traditionally one-and-done aren't always the right solution for your clients—or your business.

The problem

Your client may be:

- Underinsured or uninsured
- Planning for retirement needs
- Unsure what future tax rates will be

► Tools for the process

Establishing the need for life insurance can be straightforward with tools like our income protection guide and DIME worksheet. Here's the challenge: helping the client find the premium to fund their policy without impacting their current lifestyle. Use our cash flow worksheet to identify areas where premium could come from.

Determining the right amount....

[Income protection guide](#) ➤
[DIME worksheet](#) ➤

and how to pay for it!

[Cash flow worksheet](#) ➤

A solution

North American can help you offer a term + permanent solution that can provide the right amount of death benefit now, and the opportunity to change based on your client's future needs.

Term + perm case sample



Male, Issue Age 36
 Preferred Non-Tobacco
 Death benefit need: \$1,500,000

1

Builder Plus IUL® 4

Death benefit protection and potential supplemental source of retirement income from an indexed universal life (IUL) policy
 Initial death benefit: \$500,000
 Monthly premium: \$750
 Initial annualized distributions: \$55,296

2

ADDvantage® Term

Helps fill death benefit protection gap; affordable and convertible^{1,2}
 20-year term
 Initial death benefit: \$1,000,000
 Annual premium: \$655



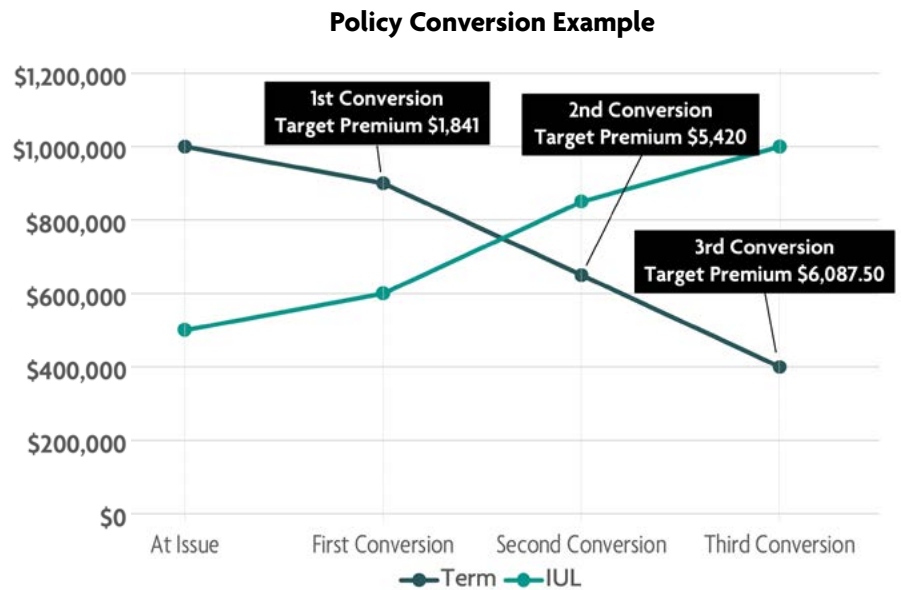
**Get materials for
 Builder Plus 4 and
 ADDvantage Term!**

Illustrated with a level death benefit option, fixed interest participating policy loans using S&P500 Annual Pt-to-Pt %0 index at 50% and Fidelity Multifactor Yield IndexSM 5% High Par Annual Pt to Pt option at 50% at 5.88%. Showing premiums paid to age 65 and distributions from age 65 to age 80. The information presented is hypothetical and not intended to project or predict investment results. Illustrations are not complete unless all pages are included. Data as of October 2024, North American web-based illustrations.

Term + perm case sample cont.

The Builder Plus IUL 4 and ADDvantage Term policies offer a unique opportunity to evolve with your client's needs. As your client's life circumstances change, so can their coverage. This chart illustrates what occurs as your client converts portions of their term policy into their IUL. Each conversion provides your client with increased potential retirement income and you, the agent, with additional compensation. Plus, conversions don't have to go through underwriting.

Use your annual reviews as a time to ensure the current death benefit split between the two policies is appropriate for your client's needs or recommend a conversion.



Talk to your upline about placing your next case with North American for multiple opportunities with just one client!

1. Subject to the terms of the new policy.
2. Conversions are allowed according to the following schedule:
 - 10-year term length: the earlier of 7 years or age 70
 - 15-year term length: the earlier of 12 years or age 70
 - 20-year term length: the earlier of 15 years or age 70
 - 30-year term length: the earlier of 20 years or age 70

The conversion period is never less than 5 years regardless of issue age.

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.

ADDvantage® Term (policy form series LS174), or state variation including all applicable endorsements and riders, are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

Builder Plus IUL®4 is issued on the state version of policy form P100/ICC22P100 including all applicable endorsements and riders, by North American Company for Life and Health Insurance®, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

The net cost of a Fixed Interest Participating Policy Loan could be negative if the credits earned are less than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged less any guaranteed bonus. In brief, fixed interest rate loans have more uncertainty than standard policy loans in the interest rate credited.

As independent financial professionals, it is up to you to choose whether this sales concept contained in these materials might be appropriate for use with your particular sales strategy and clients. Please note that Midland National does not require you to use this sales concept; it is a resource that can be used at your option for your own individualized sales presentations if appropriate for the particular client and circumstances.

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.

Indexed Universal Life 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.

