

# Annuity maximization

## Client profile

**Name:** \_\_\_\_\_ **Agent code:** \_\_\_\_\_

**Email:** \_\_\_\_\_ **MGA:** \_\_\_\_\_

The annuity maximization concept is geared toward providing a greater death benefit for beneficiaries using annuity assets. By using life insurance to maximize annuity funds, financial professionals can help provide clients with the most value for their annuity funds, without the limitations of income or estate taxes.<sup>1</sup>



### Who might benefit from an annuity maximization concept?

#### *If your clients...*

- Need death benefit protection – the client desires a low-cost, guaranteed death benefit product.<sup>2</sup>
- Are holding annuity assets – many of your clients have used annuities as a savings vehicle. Some of your clients may no longer need the money in the annuity for themselves. Instead, they plan to pass the money on to their heirs.
- Want access to cash value – both death benefit and cash value accumulation are desirable.

#### *... Annuity maximization can be a good fit*

List the names of five clients who fit the above profile and whom you would like to help meet their life insurance needs and financial goals.

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

  

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

  

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

  

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

  

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

1. Removing funds from an annuity may result in surrender charges and/or income taxes.

2. The death benefit is guaranteed subject to premium payment requirements.

Neither North American nor its agents give tax advice. Please advise your customers to consult with and rely on a qualified legal or tax adviser before entering into or paying additional premiums with respect to such arrangements.

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