

3 Ideas to Keep Your Business Moving Forward



Today's environment of uncertainty, social distancing and market challenges require us to think differently about how we conduct business.

1 FOR REFERRALS

Think of who you've already helped

You've already helped many clients prepare for the future. These individuals are great resources for new referrals.

- If you've sold an indexed universal life insurance policy, you've sold three levels of protection: Protection for the client, protection for beneficiaries through the death benefit, and a policy that's protected from market volatility.
- If you've sold a policy with living benefits,¹ those people are covered if they experience a qualifying terminal, chronic or critical illness event. There is currently no specific COVID-19 exclusion impacting the payment of accelerated death benefits. Please note that the proof of the qualifying event will still be required as described in the policy.

These clients should feel good about their choices and so should you. This could be an opportunity for you to check-in with these clients, and ask them who else in their circle could benefit from feeling more secure in their future.

2 FOR EVENTS

Support your community

Challenging times like these are hard on communities, especially small businesses and local restaurants. With social distancing in full swing, you're likely not holding your normal in-person seminar events, but that doesn't mean meetings are completely off the table.




- Consider moving prospecting activities online. Platforms like GoToWebinar and Zoom can be great ways to engage with large groups of prospects digitally.
- For one-on-one discussions and even small groups, most cellphones have built-in video call platforms (FaceTime on iPhone and Skype on other devices).

As a "thank you" for attending the event, offer prospects gift cards to local restaurants or small businesses.² The word will spread about your community support and prospect education.

3 FOR NEW SALES

Share the importance of living benefits

With health and safety top-of-mind, clients can feel confident knowing they have options for both a death benefit and living benefits through life insurance. Our Accelerated Death Benefit Endorsement helps mitigate the financial risk of a qualifying medical condition that could derail a client's financial strategy.

 <p>Critical Illness NO ADDITIONAL PREMIUM</p> <ul style="list-style-type: none"> • Maximum election lesser of 25% of death benefit or \$50,000 • Up to \$2 million policy max total³ 	 <p>Chronic Illness NO ADDITIONAL PREMIUM</p> <ul style="list-style-type: none"> • Maximum of 24% of death benefit on the initial election date or up to \$480,000 per election • Up to \$2 million policy max total³ 	 <p>Terminal Illness NO ADDITIONAL PREMIUM</p> <ul style="list-style-type: none"> • Maximum acceleration of 90% of death benefit up to \$1 million total acceleration
<p>In California:</p> <ul style="list-style-type: none"> • Up to \$1 million policy max total³ 	<p>In California:</p> <ul style="list-style-type: none"> • Maximum of 24% of death benefit on the initial election date or up to \$240,000 per election • Up to \$1 million policy max total³ 	<p>In California:</p> <ul style="list-style-type: none"> • Maximum acceleration of 75% of death benefit up to \$750,000 total acceleration

Think creatively to keep your business moving forward. North American is here to support you and provide new ideas along the way.

1. Subject to eligibility requirements. 2. Please be aware of the gifting limits for your state. 3. Combined Terminal, Chronic and Critical.

GoToWebinar, Zoom, Skype, iPhone, and FaceTime are independent third-party platforms and are not affiliated with North American. North American does not endorse or promote any one platform; you should consider those that best support your business model and technology resources.

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.

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The Accelerated Death Benefit Endorsement is issued by North American Company for Life and Health Insurance[®], Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193.