

Agent Name: _____

Phone Number: _____

Email Address: _____

Premium Finance

Premium finance uses a loan from a third-party lender to fund life insurance premiums. This strategy is often designed for affluent clients whose assets are concentrated in businesses, real estate, or investments and who prefer to preserve liquidity rather than reposition capital. It can help clients obtain meaningful coverage while keeping assets working in other areas of their financial plan.

Client Profile

- Need substantial life insurance coverage for estate, legacy or business planning
- Are business owners or high-net-worth individuals
- Have a minimum net worth of \$10 million
- Have annual income of \$200,000 or more
- Have assets concentrated in businesses, real estate, or investments
- Want to preserve liquidity rather than use cash for premiums

Opportunities

Client Name	Notes
1. _____	_____
2. _____	_____
3. _____	_____

Additional Opportunities

As independent financial professionals, it is up to you to choose whether any of the sales concepts contained in these materials might be appropriate for use with your particular sales strategy and clients. Please note that North American does not require you to use any of these sales concepts; they are resources that can be used at your option for your own individualized sales presentations if appropriate for the particular client and circumstances.

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