

Executive Retention+

A versatile life insurance sales concept to help your business-owner clients achieve multiple goals.



Business owners juggle many priorities: protecting their company, rewarding and retaining loyal employees, and planning for the future. Balancing it all can feel overwhelming.

Executive Retention+ is a life insurance sales concept through North American that aims to provide one solution for multiple goals. With one permanent life insurance policy, business owners can:



PROTECT THEIR BUSINESS



**REWARD AND RETAIN
KEY EMPLOYEES**



**SUPPORT A SMOOTH BUSINESS
SUCCESSION PLAN**

How it works

Let's build it, block by block. Start with the base block: key person protection. Then add any needed blocks — endorsement split dollar, retention bonus, buy-sell funding — to best fit your clients' goals. All delivered through a single employer-owned permanent life insurance policy.

ENDORSEMENT SPLIT DOLLAR

Provide financial protection for employee's beneficiary.

RETENTION BONUS

Retain top talent by paying a bonus after a set service period.

BUY-SELL FUNDING

Help provide funds for future buyout.

KEY PERSON PROTECTION

Protects the business from financial loss if a key employee dies.

Benefits at a glance

For business owners:

- Can protect the company from financial loss
- Helps retain top performers
- Supports smooth succession
- Flexible, customizable design

For key employees:

- Valuable death benefit protection
- Opportunity for a significant bonus
- Potential policy ownership
- Can help provide a clear path to owning the business

Why use Executive Retention+ to sell life insurance?



DEEPEN RELATIONSHIPS

Provide death benefit protection while helping safeguard your clients' businesses and key people.



GROW YOUR MARKET

Open new doors with high-net-worth business owners.



STAND OUT

Offer a fresh, easy-to-explain solution to a common challenge.



SIMPLE & SCALABLE

One flexible concept that can cover a range of client needs.

Ready to bring this to your clients?
Contact your North American upline to get started.

Under an endorsement split dollar arrangement, the employee enters into an agreement with their employer. North American is not a party to this agreement and North American's only obligation is to administer the policy it issues consistent with the policy's terms and conditions.

Under an endorsement split dollar arrangement, the value of the life insurance afforded the employee is taxable to the employee. The employer should provide the employee with tax reporting based on requirements specified in the tax code. The parties to the endorsement split dollar arrangement should seek their own independent legal and tax advice as to whether and how to enter into an endorsement split dollar arrangement based on the employer's and employee's unique circumstances.

While the primary use of life insurance is death benefit protection, your clients may also have other needs that can be met through life insurance. The sales concepts and accompanying marketing materials may help you broaden your sales potential. As independent contractors, it is up to you to choose which of these concepts may work for your particular sales strategy and clients, and which do not. Please note that North American Company does not require you to use any of these sales strategy and clients, and which do not. Please note that North American Company does not require you to use any of these sales concepts; they are resources that can be used at your discretion for your own individualized sales presentations.

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