

# Life Insurance Sales Concept Kits to Help Grow Your Business

Tired of the same old product pitches? Looking for fresh sales ideas you can put to use right now? Open up North American's sales concept kits. Each kit has been carefully prepared and researched to help ensure you have the materials you need to help grow sales. You'll find everything from client worksheets to case flyers, and in-depth concept guides. Open the sales possibilities today.

## Annuity Maximization

The objective is to provide a greater death benefit for beneficiaries using annuity assets. Gain insight into how this strategy works and how you can help build your sales.

## Business Planning

Your business clients have unique life insurance needs. Let North American help simplify your sales process with our powerful sales strategies. Sales kits include: Buy-Sell, Executive Bonus, and Key Person.

## College Funding

A premature death and the rising costs of college tuition can be hard on a family. Help your clients gain financial protection and help pay for college with a college planning strategy.<sup>1</sup>

## Legacy Building

Use permanent life insurance to offer death benefit protection along with an efficient way to pass along assets to beneficiaries. Learn how to put this strategy to work for you.

## Pension Maximization

Find your sales potential in this large market niche. From teachers to state and local government employees, discover your next sales opportunity with pension maximization.

## Policy Review

Life insurance left untouched may no longer be meeting your clients' needs. Position yourself as an important resource and put a periodic policy review practice in place today.

## Longevity Planning

Longevity Planning is a strategy that helps your clients prepare for a long, healthy retirement. This concept can help your client plan for their economic success.

## Income Protection

Help protect the future of your client's family in the event of the loss of a wage-earner or non-wage earner through the death benefit protection offered by life insurance.

## Estate Planning

Life insurance death benefit proceeds can provide the liquidity needed to pay off debt, replace income, help supplement retirement income, create an equitable inheritance between beneficiaries, and even provide protection for businesses.

## Retirement planning

Help your clients protect what's important now while giving them a way to help supplement retirement income later. Help boost your sales with this popular strategy.

## Smart money

Smart money is money your clients want to control and be able to access during times of need. This concept looks at using life insurance to help.

## Qualify Your Clients Database

Discover more opportunities within your client list by pinpointing commonalities and targeting solutions to help meet your client's needs.

For immediate access to our Sales Concept Kits, log into our website at <http://nalife.northamericancompany.com/NA-marketingmaterials>.  
Download the most current materials to your mobile device.

For help with a sales concept, contact Sales Development today at **(800) 800-3656 ext. 10411** or email [salesupport@nacolah.com](mailto:salesupport@nacolah.com).

<sup>1</sup> The primary purpose of life insurance is to provide a death benefit to beneficiaries. Because of the uncertainty surrounding all funding options except savings, it is critical to encourage your clients to make personal savings the cornerstone of your clients' college funding program. However, even a well-conceived savings plan can be vulnerable. Should your clients die prematurely, their savings plan could come to an abrupt end.

To protect against this unexpected event, life insurance may be the only vehicle that can help assure the completion of a funding plan. In addition to the financial protection aspect of insurance, the tax-deferred buildup of cash values can be part of your clients' college savings plan. Generally, if the policy is not a Modified Endowment Contract then tax-free withdrawals can be made up to the contract's cost basis. Moreover, if the policy is not a Modified Endowment Contract, then loans in excess of the cost basis are also tax free as long as the policy remains in force.