



# Legacy Optimizer<sup>®</sup>

## Help Your Clients Optimize Their Legacy

North American’s **Legacy Optimizer** is a simple Indexed Universal Life (IUL) insurance product designed to optimize the legacy your baby boomer clients leave to their beneficiaries. Designed to provide guaranteed death benefit protection with just one premium<sup>1</sup>, it’s plain and simple life insurance that everyone can understand. Use this worksheet to pick five clients that might benefit from Legacy Optimizer.

### IDEAL CLIENT PROFILE

- Ages 50 – 80 years old
- Have a need for death benefit protection
- Have \$25K to \$200K in underperforming assets with the intent to use in case of an emergency
- Anticipate they will not use all of their wealth during their lifetime
- Wish to pass on a legacy to their beneficiaries

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.

	First Name, Last Initial	Age	Approximate Funding Amount
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____

1. Although Legacy Optimizer is filed as a Flexible Premium Universal Life and allows additional premiums, the product is designed for a single premium payment. There are limited benefits to adding premiums after policy issue – for example, the Account Value will increase with additional premium payments, but the guaranteed death benefit and the Return of Premium Value will NOT. Therefore, clients should carefully consider whether additional premiums should be paid.

Indexed Universal Life products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Legacy Optimizer (policy form series LS180) and Return of Premium Endorsement (form series LS500) are issued by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.