

# Let's Optimize October!

October may traditionally be Certificate of Deposit renewal month, but it's a great opportunity for you to **Optimize** October! Meet with your clients to discuss the current low interest rate environment and possible alternatives to CDs. If they intend to leave money to loved ones, let them know that **Legacy Optimizer** Indexed Universal Life insurance is a great alternative!



**Legacy Optimizer** provides **guaranteed death benefit protection with a single premium**<sup>1</sup>. Can you think of a client who would like to leverage money into a larger death benefit for loved ones?

### Who do you know that...

- Needs death benefit protection?
- Is 50 – 80 years old?
- Has sufficient retirement resources and emergency funds?
- Has \$25k to \$200k in a low interest account?
- Anticipates they will not use all of their wealth during their lifetime?
- Wants to pass on a legacy to their loved ones?

**Find out how much your client could leverage with our new quoter tool!**

[Get Quote »](#)

Questions? Call Sales Development today at

(800) 800 3656 ext. 10411 or email at  
[salesupport@nacolah.com](mailto:salesupport@nacolah.com).

Agent Website

Marketing Microsite



*We're Here For Life*®

525 W Van Buren | Chicago IL 60607 | [www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com)

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.

Neither North American nor its agents give tax advice. Please advise your customers to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

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

Legacy Optimizer (policy form series LS180) is issued by North American, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

**FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.**

558NH-12 10/17

525 W. Van Buren | Chicago | IL | 60607