Financial Independence
SALES KIT

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ADVANCED PLANNING

Cash Value

Life Insurance in Retirement Planning

Life insurance provides death benefit protection in the event of a premature death, for any number of needs, including to pay off a mortgage, replace a salary, pay estate and transfer taxes, or fund a college education.

But did you also know that life insurance can have living benefits?
The policy's cash value can grow tax-deferred, and any accumulated cash value can be accessed tax-free via loans and withdrawals, as long as they are properly structured.

Moreover, these features can also make the policy cash value a good choice to supplement primary sources of retirement income.

LIFE INSURANCE IN RETIREMENT PROVIDES THE FOLLOWING BENEFITS:

1. In the event of premature death during your working years, the income tax-free death benefit can protect your family, replace income, and complete financial obligations.[1]
2. The policy's cash value can be used to help supplement the income from your other retirement assets.

Take a look at the chart below.

COMPARISON OF RETIREMENT INCOME SOURCES

	Supplemental Income from Cash Value	Primary Sources of Retirement Income				
	Life Insurance	Taxable Investments	Qualified Plan/ Traditional IRA	ROTH IRA	Non-Deductible IRA	Muni Bonds
Deductible Contributions	No*	No	Yes	No	No	No
Tax-Favored Withdrawals	Yes	No	No	Yes[12]	Yes[7]	Yes[11]
Mandatory Withdrawals	No	No	Yes	No	Yes	No
Tax-Deferred Accumulation	Yes	No[6]	Yes	Yes	Yes	Yes[9]
Income Tax-Free Death Benefit[13]	Yes[1]	No	No	No	No	No
Tax Penalties for Early Withdrawals[10]	No[2]	No[5]	Yes	Yes	No[8]	No
Contribution Limits[2]	No	No	Yes	Yes	Yes	No
Cost of Insurance Charges	Yes	No[3]	No	No	No	No
Market Risk	Yes[4]	Yes	Yes	Yes	Yes	Yes

* Paying more than the required minimum premium can help build cash value.
[1] Life insurance death benefit proceeds are generally excludible from a beneficiary's gross income for income tax purposes per IRC §101(a). There are a few exceptions, such as when a life insurance policy has been transferred for valuable considerations.
[2] Provided sufficient death benefit is purchased to ensure the policy is not a Modified Endowment Contract (MEC).
[3] If the investment is a deferred annuity, cost of insurance charges may apply.
[4] There is no downside market risk when using certain Prudential products.
[5] If the taxable investment is a non-qualified annuity, withdrawals taken prior to age 59½ may be subject to an additional 10% federal income tax penalty.
[6] If investment is a non-qualified deferred annuity, tax-deferred accumulation applies. Also, the capital gain can be deferred in a taxable investment until shares are sold.
[7] Withdrawals will be pro-rata (partially taxable and partially nontaxable) if you have other traditional IRAs or gain in the contract.
[8] The tax penalty only applies to taxable amounts from an early withdrawal. Withdrawals will be pro-rata (partially taxable and partially nontaxable) if you have other traditional IRAs or gain in the contract.
[9] Tax-deferred accumulation refers to appreciation in the context of municipal bonds.
[10] Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax penalty.
[11] May impact taxation of Social Security benefits and may have AMT consequences.
[12] Qualified withdrawals are federal income tax-free. To be a qualified withdrawal, the withdrawal must occur after the owner (1) has had a Roth IRA for at least 5 tax years, and (2) is age 59½, is disabled, or has died.
[13] Some account balances that transfer to a surviving spouse may transfer tax-free.

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1008493-00002-00 Ed. 01/2020 Exp. 07/01/2021

BENEFITS OF LIFE INSURANCE IN RETIREMENT PLANNING

1. The life insurance death benefit will generally be received income tax-free by heirs.
2. The life insurance cash values can grow tax-deferred.
3. As long as the policy is not a Modified Endowment Contract (MEC), the client can generally take tax-free withdrawals up to basis out of the policy, and tax-free loans thereafter from the available cash value.
4. Accumulated cash value may be accessed by you or remain in the policy.

The chart on the previous page outlines some of the important features of a variety of financial vehicles. An understanding of these features may help you to determine which of these products may meet your needs and whether cash value life insurance can complement an existing financial portfolio. Some additional information you may wish to consider:

THINGS TO CONSIDER

The primary purpose of life insurance is for death benefit protection, and this strategy assumes this to be a priority objective for the policyowner.

1. Life insurance premiums are not tax-deductible.
2. Life insurance policies classified as Modified Endowment Contracts (MECs) may be subject to tax when a loan or withdrawal is made, and a federal tax penalty of 10% may also apply to a MEC if the loan or withdrawal is taken prior to age 59½.
3. The policy cash value available for loans and withdrawals may be worth more or less than the original investment amount, depending on the performance of the policy crediting rate. Life insurance policies may also have surrender charges in the early policy years. Other factors that will affect cash values are the timely payments of premium and the performance of underlying investment accounts, where applicable.
4. Withdrawals and loans can reduce the policy death benefit and cash surrender value and may cause the policy to lapse. Lapse of a life insurance policy can cause the loss of the death benefit. Lapse of a life insurance policy with an outstanding loan may cause adverse income tax consequences.
5. For life insurance, the cash value available for loans and withdrawals may be worth more or less than the original premiums paid. Withdrawals from a life insurance policy may be subject to income tax after withdrawals exceed cost basis.
6. Taxable investments may be subject to income tax and/or capital gains tax.
7. Distributions from non-deductible IRAs must be pro-rated if the client has deductible IRA monies or earnings in the non-deductible IRA.
8. Contributions to qualified plans and traditional IRAs may be tax-deductible, subject to certain limits.
9. While qualified distributions from a ROTH IRA are generally federal income tax-free, if the ROTH IRA is a rollover IRA, a waiting period may apply before distributions will be tax-free.
10. The tax treatment of income from municipal bonds will vary with the type of bond and the issuing municipality.

1008493-00002-00 Ed. 01/2020 Exp. 07/01/2021

Using permanent life insurance to help with retirement planning

A sales strategy to help you succeed

QUICK LOOK

Life insurance provides your clients with death benefit protection, but it may also help with financial needs during their retirement years due to its cash value growth potential. Indexed universal life insurance (IUL) in particular may provide additional stability for those nearing retirement. In addition to death benefit protection, IUL offers an opportunity for significant cash value growth, downside protection in a poorly performing market, and the potential for generally tax-free income.[1]

THE SITUATION

Karl is a 45-year-old vice president at an engineering company. Jane, his wife, works part-time as a paralegal. The couple has two children ready to enter their teen years, and the family has a full schedule between soccer practice, piano lessons, and gymnastics.

Karl is concerned about financially protecting his family should he die prematurely. With a large mortgage, cell phone bills, automotive insurance, and kids not too far off from college, he knows there's a need to financially protect his family should he not be around for them.

The other item on Karl's mind is retirement. He and Jane have always talked about traveling during their golden years and helping their children, and possibly their grandchildren. He contributes the maximum to his qualified plan at the office and funds his children's college savings plans, but he would like to allocate more for retirement. Karl wants a way to supplement his retirement income that he can control. He doesn't want one with numerous restrictions, and he would like some tax advantages.[1] He's not sure how to go about doing it.

Is there a way to help Karl financially protect his family now while helping him supplement his retirement dreams later?

A SOLUTION

Through a co-worker, Karl meets with a life insurance agent to discuss the situation. Karl and the agent take a thorough look at the family's finances and consider several options. Karl decides that an indexed universal life insurance policy may help him meet his needs today and in the future. Here's why:

- **Immediate death benefit protection.** Karl can feel more confident in his family's future with death benefit protection. The policy also provides death benefit protection in retirement, as long as the policy stays in effect.
- **Generally tax-free distributions.**[1] Karl can access accumulated cash values within his policy generally income tax-free in the form of loans and withdrawals,[3,4] as long as the policy is not a Modified Endowment Contract (MEC).[5] Withdrawals are income tax-free up to the cost basis.
- **Flexible premium.** Life insurance is not a qualified plan. Premium payments are subject to guideline limits. Karl can make premium payments that are not subject to limitations associated with tax qualified plans. Also, any cash values grow on a taxed-deferred basis.[2]
- **No penalties for early access and no required minimum distributions.** Should Karl need to access the policy's cash value before retirement, he can do so without a tax penalty associated with certain tax-qualified plans.[1] Plus, should Karl later discover that he doesn't need to access the cash values, he's not required to take distributions and may then leave the death benefit as a legacy for his two children.

CONSIDERATIONS

- **Avoid Modified Endowment Contract status (MEC).**[5] A policy that is considered a MEC may be subject to tax when a client accesses the cash values with loans or withdrawals.[3,4] Avoid this structure when putting together a retirement planning strategy.
- **Cost of insurance.** Permanent life insurance policies require monthly deductions, which include cost of insurance, expense charges, and potentially other charges. These deductions may reduce the cash value of the policy.
- **Specified amount of coverage.** Two items: 1) be sure the specified amount is enough to meet your client's pre-retirement life insurance needs, and 2) make sure the client has room to add more premium in the future, if desired. However, having a specified amount larger than necessary may limit potential cash value growth for retirement income.
- **Non-guaranteed perfomance.** Cash values for loans and withdrawals in later years may be more or less than originally illustrated.[3,4]
- **Surrender charges.** Withdrawals may be subject to surrender charges and the amount available for policy loans.[3]
- **Loss of premium.** Depending on funding, life insurance may not guarantee avoiding loss of premium.

Need help with your retirement planning cases?

Contact sales development today at **800-800-3656** ext. **10411** or email **salessupport@nacolah.com.**

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.

1 Neither North American Company 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.

2 The tax-deferred feature of universal life or indexed universal life insurance is not necessary for a tax-qualified plan. In such instances, your client should consider whether other features, such as the death benefit and optional riders make the policy appropriate for the client's needs. Before purchasing a policy, your client should obtain competent tax advice both as to the tax treatment of the policy and the suitability of the product.

3 In some situations, loans and withdrawals may be subject to federal taxes. Clients should be instructed to consult with and relay on their own tax advisor or attorney for advice on their specific situation.

4 Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

5 For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC or for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums).

Life

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Finding Opportunities in Your Retirement Planning

Indexed Universal Life Insurance Sales

QUICK LOOK

As you work with your clients to plan for the future, you may be discussing a retirement planning strategy, which uses permanent life insurance to provide clients with death benefit protection while offering the potential to supplement their income during retirement. If this is a conversation you're having with your clients, there could be additional opportunities in your Indexed Universal Life (IUL) insurance sales that you are overlooking. Here is a hypothetical case to help you capitalize on those opportunities.

HYPOTHETICAL SCENARIO

Ken is a 45-year-old. He and his wife Anne have two children, Laura and Luke. He has $1,000/month currently to set aside toward his long term goals and retirement at age 65 is a focus. He is healthy (Preferred class) with no other life insurance and limited retirement savings.

TYPICAL SOLUTION

Ken's financial professional runs a Builder IUL® illustration with an increasing death benefit option (switching to level death benefit option at age 65). His financial professional solves for the minimum death benefit and the maximum income stream.[1]

The result: $245,686 death benefit with $47,616 annual income stream using monthly variable rate loans[2] starting at age 65.

OVERLOOKED NEEDS

Death Benefit. Ken is in his prime earning years with a wife and two children. Certainly he has more death benefit need than $245,686 to replace lost income if something were to happen to him. Further analysis identified an outstanding mortgage, college funding concerns, and income replacement needs identify a death benefit need of $800,000.

Real Life Premium Flexibility. In real life, people don't generally contribute the exact same amount toward their retirement goals for 20 straight years. Typically, that number grows as the person gets closer to retirement. Solving for minimum death benefit amount doesn't leave room for premium growth without potentially causing a Modified Endowment Contract (MEC).[3]

OPPORTUNITY

Raise the death benefit to meet the client's needs. This can be done in a couple ways:

1. Use the level death benefit option. Raising the amount to match the $800,000 need not only covers death benefit needs, but it also leaves room for additional premium growth. *It's important to note that with this option, the IUL product would not be properly structured to provide the maximum retirement income.*
2. In contrast to option 1, your client could supplement the IUL sale with a term policy. North American's ADDvantage® Term policies are not only an affordable means to get additional coverage protection, but they are also convertible[4] (full or partial conversion) during the level term period to either an increase in an existing policy or a new policy.

REMEMBER

Your clients can convert their term into their existing IUL product!

North American's ADDvantage Term is fully convertible to any currently available North American permanent life insurance product[4]!

A NEW SOLUTION

As he does with all of his retirement planning cases, the financial professional takes the client through a needs analysis to fully understand how to best help Ken plan for his future. After **calculating** Ken's needs and running some illustrations, the financial professional suggests a $600,000 20-year ADDvantage term policy for $48.41/month.

The financial profession recommends Ken put the remaining $951.59/month into a Builder IUL policy. The increasing death benefit option face amount is $233,792, which combined with the term policy meets his needs. The illustrated income stream still comes out to $45,288/year at retirement age.

The financial professional has also given the client real life flexibility and control. If Ken wants to raise his monthly premium by $200/month in a few years, he can convert part of his term policy to an increase in his Builder IUL policy or a new policy. Not only does this help allow the client increase his premium and potentially generate a larger income stream in retirement, but the financial professional can also recognize an additional commission opportunity with the conversion and increased premium as well.

Increasing death benefit option face amount of **$233,792**

Builder IUL8

A Universal Life Insurance Policy Supplemental Illustration

AGENT REPORT

Prepared For: Ken Client
Male, **Issue Age**: 45 (Age Last) Preferred Non-Tobacco
Internal Revenue Code Test: Guideline Premium Test (GPT)

Initial Death Benefit: $233,792 **DB Option:** Increasi
Initial Monthly EFT Premium: $951.59
DB Option Changes in Year: 21 to Level

Commissionable target premium of **$4,114.74**

Ken has **$45,288** per year available at retirement age.

This illustration is based on the following Initial Premium Allocations: **S&P500® Annual Point to Point 100%;**

FOR THIS ILLUSTRATION, THE COMMISSIONABLE TARGET PREMIUM IS $4,114.74.
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					Guaranteed Maximum Charges; Minimum Account Value 2.5%			**Non-Guaranteed Alternate** Current Charges; 3.75% Interest Rate for Index Selections			**Non-Guaranteed** Current Charges; 7.11% Interest Rate for Index Selections		
End of Year	Beg/ End of Yr Age	[illegible]alized M[illegible] EFT P[illegible]m	Dist. Amount	Dist. Type	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
15	59/60	$1[illegible]08	$0	P	$156,985	$156,342	$390,777	$195,907	$195,264	$429,699	$253,157	$252,514	$486,949
		$171,[illegible]0	$0										
16	60/61	$11,41[illegible]	$0	P	$168,127	$168,127	$401,919	$214,989	$214,989	$448,781	$283,326	$283,326	$517,118
17	61/62	$11,419.[illegible]	$0	P	$179,229	$179,229	$413,021	$234,828	$234,828	$468,620	$315,755	$315,755	$549,547
18	62/63	$11,419.08	$0	P	$190,233	$190,233	$424,025	$255,458	$255,458	$489,250	$350,621	$350,621	$584,413
19	63/64	$11,419.08	$0	P	$201,139	$201,139	$434,931	$276,886	$276,886	$510,678	$388,085	$388,085	$621,877
20	64/65	$11,419.08	$0	P	$211,886	$211,886	$445,678	$299,119	$299,119	$532,911	$428,322	$428,322	$662,114
		$228,381.60	$0										
21	65/66	$0.00	$45,288	V	$212,311	$165,565	$398,930	$310,801	$264,054	$486,164	$460,156	$413,409	$615,367
22	66/67	$0.00	$45,288	V	$212,501	$116,203	$349,379	$322,997	$226,699	$436,613	$494,558	$398,259	$565,816
23	67/68	$0.00	$45,288	V	$212,455	$63,632	$296,854	$335,700	$186,877	$384,088	$531,739	$382,916	$513,291
24	68/69	$0.00	$45,288	V	$212,114	$7,615	$241,178	$348,937	$144,438	$328,412	$571,983	$367,484	$464,722
25	69/70	$0.00	$45,288	V	$0	$0	$0	$362,745	$99,229	$269,395	$615,384	$351,868	$450,329
		$228,381.60	$226,440										
26	70/71	$0.00	$45,288	V	$0	$0	$0	$377,148	$51,074	$206,837	$662,010	$335,936	$435,237
27	71/72	$0.00	$45,288	V	$0	$0	$0	$0	$0	$0	$712,213	$319,827	$412,414

This supplemental illustration is not a contract and is only valid if it is accompanied by or preceded by the full basic life insurance Policy illustration.

Date: 7/24/2017 & Time 3:47:14PM
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State: Illinois
Proposal Code: 4114.74CT

Ready to start opening more doors of opportunity for you, your clients, and their loved ones? Don't miss the chance to focus on death benefit needs in your next retirement planning sale!

Need help with your retirement planning cases? Contact Sales Development today at (800) 800-3656 ext. 10411 or salessupport@nacolah.com.

1. In some situations loans and withdrawals may be subject to federal taxes. North American Company for Life and Health Insurance does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

2. The net cost of a variable interest rate loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest loans. In brief, Variable Interest Rate Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

3. For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC or for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums).

4. Conversion is allowed during the level premium period of the policy, or through age 74 (through age 69 for ADDvantage 30), whichever is earlier. The conversion period is never less than five years. Conversion is allowed to any currently marketed single life permanent life insurance policy. Subject to the terms of the policy and premium payments.

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.

Builder IUL (policy form series LS172) and ADDvantage Term (policy form series LS174) are issued by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsement or issue ages may not be available in all jurisdictions. Restrictions or limitations may apply.

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Longevity planning

Using permanent life insurance to help prepare for a long, healthy retirement

Marketing guide

North American Company
for Life and Health Insurance
Since 1886

Life

Help your clients adjust their plans for an extended retirement.

Thanks to medical advancements and a nationwide emphasis on healthy living, life expectancy is on the rise in the United States. Today, a 65-year-old man can expect to live until he is 86, and a woman of the same age can expect to live to 89.* If the upward trend continues, today's young adults can look forward to an even longer and healthier life after their working years.

A long and healthy retirement can mean a desire to travel, a new home, new hobbies, gifting assets, and countless other wants or needs that require adequate retirement funds. A long retirement can also be expensive if the client experiences an unexpected illness.

As life expectancy increases, your clients face "longevity risk," or the potential for their assets to run out during retirement. You can help them manage that risk using permanent life insurance.

LONGEVITY PLANNING

Longevity planning with life insurance provides death benefit protection during working years, and the client can access potential cash value during retirement. In this guide, we'll help you explore this concept so you can add it to your list of effective sales concepts.

WHAT'S INSIDE

WHY LIFE INSURANCE?

Permanent life insurance provides your clients with death benefit protection and can be designed to provide them with flexibility to address changing needs through an adjustable death benefit, flexible premiums, and accelerated death benefits. Cash value growth can provide generally tax-free income to help cover a wide variety of future needs.

If you have clients with these concerns, life insurance could be a twofold solution:

- **Death benefit protection during working years.** A solid financial plan often begins with life insurance. Death benefit protection can replace income or fund other plans should your client die prematurely.
- **Potential source of funds to help supplement retirement income.** Permanent life insurance with the potential for cash value growth gives your clients many options. A key option is the ability to access cash value through loans or withdrawals to add a source of financial stability.[1] This cash value can cover recurring costs like an insurance premium or infrequent costs like deductibles or emergencies. Plus, acceleration of a portion of the death benefit for living needs may help in a client's retirement years. (See our Accelerated Death Benefit Endorsement guide for more details. In California, please see 502NM, or refer to the endorsement form LR492 for more details.)

*Society of Actuaries, RP-2014 Mortality Tables, February 2014.

CLIENT PROFILE

Each client has different needs. Important considerations include age, family size, other current insurance coverage, and individual financial concerns or goals. North American can help you find a solution for a wide variety of needs.

Clients seeking a longevity planning solution are typically

- 25 to 60 years old,
- middle- to high-income earners,
- concerned about their family's financial needs if death occurs during working years, and
- interested in providing additional financial stability during retirement years.

This may also include clients who

- have maxed out qualifying benefit programs (or lack a qualified plan),
- are concerned about nursing home costs or extended care,
- are concerned about their assets running out, or
- are concerned about financial stability if a critical or chronic illness occurs.

HOW IT WORKS

How can these clients plan for longevity? The goal is to help protect financial assets for an extended retirement.

- **Assess potential assets.** Clients should consider which assets may be primary or secondary sources of funds in retirement. Potential sources of assets may include qualified retirement plans, annuities, and other tangible or intangible assets. Health insurance or long-term care insurance provides additional financial protection.
- **Explore possible cost concerns.** It's not just living expenses in retirement. What about chronic care, insurance costs, out-of-pocket costs, and potential emergency or catastrophic costs? Explore possible costs, and identify which asset sources may or may not cover these costs.
- **Imagine outliving funds.** What happens if a client and/or spouse live longer than they planned for when building their financial plan? Suppose the client spends a significant number of years in a chronic care situation—how is this care funded?

After establishing the need for death benefit protection, help your client find the appropriate universal life (UL) or indexed universal life (IUL) product from North American. Here's how it works:

- The client's premium provides death benefit protection during working years. The amount of death benefit protection recommended should fit the budget and yet be able to replace lost income should your client die prematurely.
- In the event of death, the death benefit is paid generally income tax–free to the beneficiaries.
- During the client's lifetime (while the policy is in force), the potential cash value grows tax-deferred and generally tax-free via loans or withdrawals.[1]
- The client may choose to use cash value for specified distributions, unexpected needs, or as a supplement source of income in the event their primary or secondary sources of funds are exhausted.
- If the insured is diagnosed with a qualifying illness, the client may choose to accelerate a portion of the death benefit with North American's Accelerated Death Benefits Endorsement during working years or retirement years, as an additional source of funds.[2]

Key advantages

- **Immediate death benefit protection.** Your clients can gain confidence in their families' futures from the start with death benefit protection when their loved ones need it most.
- **Flexible premium.** With UL or IUL, your clients can adjust their premium payments based on their available resources. A strategy may be funded on a level premium payment throughout working years, a shortened premium payment plan, or variable premium levels, depending on funds.
- **Client control.** Clients have full control of their policies to make changes in coverage amounts or premium payments based on their needs.
- **Tax-deferred growth.** With life insurance, potential cash value growth is on a tax-deferred basis.[3]
- **Generally tax-free distributions.** Any accumulated cash values within a policy can be taken as tax-free loans as long as the policy is not a Modified Endowment Contract (MEC).[4] Withdrawals are income tax-free up to the cost basis.[1] Accelerated Death Benefit payments may also be generally tax-free.
- **No required minimum distributions (RMDs).** Your clients may choose to leave accumulated cash value alone if it is not needed to maximize the death benefit as a legacy or estate-building strategy.

Items to consider

- **Specified amount of coverage.** Be sure the specified amount is appropriate to meet your client's pre-retirement life insurance needs.
- **Avoid MEC status.** Life policies that surpass certain premium limits can be classified as a MEC. A MEC may be subject to tax when a client accesses the cash value. Avoid this status when using life insurance for longevity planning, as the secondary appeal of the policy (the first being death benefit protection) is access to cash value for some future need.
- **Non-guaranteed performance.** Cash values for loans and withdrawals in later years may be more or less than originally illustrated. Keep in mind that your client must pay sufficient premiums to maintain the policy and provide for cash value growth, and avoid lapse if the policy becomes over-loaned.
- **Cost of insurance.** Life insurance policies require monthly deductions, which include cost of insurance and other possible charges. These deductions may reduce the cash value of the policy.
- **Increasing death benefit option.** This option may allow higher premiums to avoid the policy becoming a MEC, which may in turn allow for more cash accumulation. If choosing this option is consistent with your client's needs, consider changing to a level death benefit option in the year following the last premium payment to help limit mortality charges.
- **Surrender charges.** Withdrawals may be subject to surrender charges and the amount available for policy loans.

Supporting features

Consider these features, found on many North American products, that may be beneficial for your clients.

- **Interest rate bonus –** An interest rate bonus, which helps provide the potential for more cash value growth, is available on many North American products.[5]
- **Capped variable-rate loans –** A variable-rate loan, which can be as low as 4% depending on the Moody's corporate bond rate as published by Moody's Investors Services, Inc., can allow for compelling non-guaranteed cash value performance on a policy even with significant loaned values. A cap (varying by product) helps keep loan interest rates from rising uncontrollably.[6]
- **Overloan protection benefit –** This benefit keeps a policy from lapsing due to excessive loans, so the policy can continue to provide death benefit coverage and avoid adverse tax consequences.[7]
- **Protected death benefit[8] –** This benefit allows the client to select a minimum death benefit amount that is guaranteed, while he or she continues to access accumulated cash values through loans or withdrawals.[1]
- **Accelerated death benefit –** A valuable benefit for longevity planning, this feature allows the client to accelerate a portion of the death benefit for a qualifying illness when certain eligibility conditions are met.[2]

WHY NORTH AMERICAN?

Turn to North American for help with your longevity planning cases. In addition to our knowledgeable sales development team, you'll gain several benefits:

- **Competitive products.** Our product portfolio is competitive not only in illustrated performance, but also in design elements that make the product more relevant to the client and marketable for the agent.
- **Competitive compensation.** North American offers generous compensation. Plus, we take a collaborative approach in helping to grow your business and are here to answer your questions and provide guidance along the way.
- **Financial stability.** Sound financial ratings and private ownership keep us focused on long-term value.[9]
  - "A+" (Superior), A.M. Best
  - "A+" (Strong), S&P Global Ratings
  - "A+" (Stable), Fitch Ratings

RESOURCES

Sales development

Phone: 800-800-3656, ext. 10411

Email: salessupport@nacolah.com

Hours: 7:30 a.m. – 5 p.m. CT, Monday through Thursday;
7:30 a.m. – 12:30 p.m. CT, Friday

Agents offering, marketing, or selling accelerated death benefits for chronic illness in California must be able to describe the differences between benefits provided under an accelerated death benefit for chronic illness and benefits provided under long-term care insurance to clients. You must provide clients with the ADBE Consumer Brochure for California that includes this comparison. Comparison is for solicitation purpose only, not for conversions.

1 In some situations loans and withdrawals may be subject to federal taxes. North American Company does not give tax or legal advice. Clients should be instructed to consult with and rely on their own tax advisor or attorney for advice on their specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

2 Subject to eligibility requirements. There is no additional Monthly Deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an election is made. An administrative fee is required at time of election for the Chronic or terminal Illness benefit. There is no administrative fee when the Critical Illness benefit is elected. Accelerated Death Benefits are subject to eligibility requirements and availability may vary by state and product.

3 The tax-deferred feature of the indexed universal life or universal life policy is not necessary for a tax-qualified plan. In such instances, your client should consider whether other features, such as the death benefit and optional riders make the policy appropriate for your client's needs. Before purchasing this policy, your client should obtain competent tax advice both as to the tax treatment of the policy and the suitability of the product.

4 For most policies, withdrawals are free from federal income tax to the extent of the investment in the contract, and policy loans are also tax-free so long as the policy does not terminate before the death of the insured. However, if the policy is a Modified Endowment Contract (MEC), a withdrawal or policy loan may be taxable upon receipt. Further, unpaid loan interest on a MEC may be taxable. A MEC is a contract received in exchange for a MEC or for which premiums paid during a seven-year testing period exceed prescribed premium limits (7-pay premiums).

5 Some North American products offer a conditionally guaranteed interest bonus to further help your clients build long-term cash value accumulation. Interest bonus may be earned when we declare a current rate exceeds the guaranteed interest rate. Interest Bonus percentages are not guaranteed and are subject to change; however, once a policy is issued, the percentage will not change.

6 The net cost of a variable interest rate loan could be negative if the credits earned are greater than the interest charged. The net cost of the loan could also be larger than under standard policy loans if the amount credited is less than the interest charged. In the extreme example, the amount credited could be zero and the net cost of the loan would equal the maximum interest rate charged on variable interest loans. In brief, Variable Interest Rate Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.

7 The policy will remain in effect when extensive loans are taken provided the policy is not terminated due to surrender and the policy owner does not take policy loans or withdrawals during the Overloan Protection period. This benefit may reduce the Specified Amount and will terminate the Protected Death Benefit. The Overloan Protection Benefit cannot be elected if the Protected Death Benefit is in effect. If the Overloan Protection Benefit is in effect, Accelerated Benefits cannot be elected.

8 If Policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Over loan Protection Benefit is in effect.

9 "A+" (Superior), the second highest rating out of 15 categories, was affirmed by A.M. Best for North American Company for Life and Health Insurance as part of Sammons Financial Group on July 6, 2017. A.M. Best is a large third party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders. S&P Global Ratings awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on October 19, 2016 to North American Company for Life and Health Insurance, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings. Fitch Ratings, a global leader in financial information services and credit ratings, on May 2, 2017, assigned an Insurer Financial Strength rating of A+ Stable for North American. This rating is the fifth highest of 19 possible rating categories. The rating reflects the organization's strong business profile, low financial leverage, very strong statutory capitalization and strong operating profitability supported by strong investment performance. For more information, read the Fitch Ratings report.

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

Neither North American Company 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.

Accelerated Death Benefit Endorsement - Critical, Chronic and Terminal Illness (form series LR477), Accelerated Death Benefit Endorsement - Chronic Illness (form LR492, CA only), Accelerated Death Benefit Endorsement - Critical Illness (form LR498, CA only) 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 and restrictions may apply.

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Financial objectives discussion guide

Confidential

Date: ______________________________

1. PERSONAL OVERVIEW

	Client 1	Client 2
Name		
Gender		
Date of birth		
Address		
Home phone		
Work phone		
Cell phone		
Email		
Preferred contact method and time		
Occupation		
Business owner?		

Please provide me with a general overview of your financial situation and experience including any disappointments and achievements.

____

____

____

List any recent events in your life related to you, your loved ones or your financial situation. Examples include: change in marital status, death of a family member, health concerns, change in employment, change in income, new investments, etc.

____

____

____

Tell me about your current retirement plan.

What would your retirement look like if we worked together? Think about where you'd live during the various stages of your retirement, how you'd spend your typical days, what activities or hobbies you'd be involved in, etc.

Who have you relied on for financial guidance?

	Insurance professional	Broker or Financial advisor	Accountant	Attorney
Name				
Firm name				
Phone				
How did you meet?				
How long have you been associated?				
When did you last meet?				
Rate satisfaction Level from 1 – 5 with 1 being poor and 5 being excellent				

Your financial concerns

I'd like to understand your current financial concerns and know about the relationships in your life that may be impacted by these concerns. First, let me know if any of the following items are of concern to you and, if so, how they rank in order of importance.

Concern	Level of importance – Check appropriate column				
	1 None	2 Minimal	3 Somewhat	4 Very	5 Urgent
A. Income protection for my family					
B. Funding children's education[1]					
C. Outliving your assets in retirement					
D. Leaving a legacy for heirs					
E. Providing for extended family and/or dependents with special needs					
F. Estate planning/wealth transfer					
G. Charitable giving					
H. Concern about market volatility					
I. Concern about yields on savings or other fixed vehicles					
J. Affording to retire					
K. Business continuation					
L. Executive benefits for employees					
M. Loss of key employee or partner					
N. Affording in home health care or nursing home care					
O. Other:					

Additional comments: ______________________________

____

Your relationships

Based on your concerns, list others who you are supporting or plan to support financially. When identifying your relationship with these individuals, be as specific as possible from a legal perspective (i.e. "daughter of previous spouse" vs. "step-daughter", "son-in-law's child from a previous marriage" vs. "grandchild", etc.).

Name	Relationship	Gender	Date of birth	Social security number*	Concern (use letter from previous chart)

*Will be required if a life insurance transaction results from this conversation.

Now that we've discussed your personal situation, I'm going to ask you for a lot of data. Before we move on though, is there anything else that you'd like to share?

2. CURRENT FINANCIAL SITUATION

Pre-retirement earnings and benefits	Client 1	Client 2
Annual salary		
Bonus		
Other income		
Annual value of employer paid benefits/ contributions		
Health insurance		
Life insurance		
Disability insurance		
Other:		

General assets

Description	Current value	Owner (Client 1, Client 2 or J – joint, T - trust)	Plan to use for retirement?	Plan to pass on to heirs?
Residence				
Other property				
Automobiles				
RV/other				
Savings account				
Certificate of deposit				
Bonds				
Mutual funds				
Stocks				
Business interest				
Other:				
General assets total				

Note: A separate chart for Retirement Assets follows.

Retirement assets

Description	Current value		Annual contributions			
	Client 1	Client 2	Client 1	Client 1's employer	Client 2	Client 2's employer
401(k)						
403(b)						
Pension plan						
Employee stock plan						
Traditional IRA						
Roth IRA						
Annuities						
Life insurance						
Other:						
Retirement assets totals						

Liabilities

Description	Amounted owed	Duration
Mortgage 1		
Mortgage 2		
Home equity loan		
Credit cards		
Student loans		
Line of credit		
Business loan		
Other:		
Liabilities		

Net worth

(Assets ____________ + Retirement assets ____________ = ____________) – Liabilities ___________ = Net worth ___________

Taxes

	Current	Expected at retirement
Federal tax bracket		
State tax bracket		

3. COLLEGE FUNDING NEEDS[1]

Current college funding sources

Saving vehicles	Current value
529 Plan	
Savings accounts	
Certificate of deposit	
Sources from family (grandparents, etc.)	
Future potential sources (scholarships, grants, loans, student aid, other?)	
Life Insurance	
Other:	

Expenses	Estimated cost
Tuition	
Housing	
Food	
Books	
Supplies (computer, pens, notebooks, other?)	
Fees (activity, parking, other?)	
Transportation	
Other:	

4. INSURANCE REVIEW

Do you currently have coverage under any of the following types of insurance policies? Indicate the number of policies if you have more than one of any type.

Type	Client 1	Client 2
Life insurance		
Disability insurance		
Long term care insurance		

How did you purchase this coverage? (i.e. from the same representative, multiple representatives, on-line, other)

How did you come to a decision on the amount of death benefit coverage you currently have.

What life changes have occurred since you bought these policies? (i.e. marriage, children, mortgage, other?)

When was the last time you reviewed your beneficiary designations?

Let's review the insurance policies that you current have as well as any annuities that you referenced earlier.

NOTE: Use additional sheet(s) for multiple policies/contracts.

Life insurance coverage

Current coverage	Client 1 (insured)	Client 2 (insured)
Owner*		
Beneficiary(ies)*		
Issuing insurance company		
Policy issue date		
Product type		
Death benefit		
Annual premium		
Underwriting classification		
Riders (type and reason for having them):		
For permanent life insurance:		
Death benefit guarantee		
Cash accumulated value		
Cash surrender value		
Surrender charge period		
Guaranteed interest rate		
For term life insurance:		
Level term period		
Years remaining of initial level term period		
Years remaining for eligible conversion privilege		

*Be sure to list trusts if appropriate.

Disability insurance coverage

Current coverage	Client 1 (insured)	Client 2 (insured)
Issuing insurance company		
Annual premium		
Monthly benefit		
Inflation adjustment?		
Offset by social security?		

Long term care insurance coverage

Current coverage	Client 1	Client 2
Issuing insurance company		
Annual premium		
Daily benefit (in-home)		
Daily benefit (care facility)		
Maximum lifetime benefit		
Inflation adjustment?		

Annuity contracts

Current coverage	Client 1	Client 2
Issuing insurance company		
Current value		
Cost basis		
Growth rate		
Other:		

5. DISCUSSION SUMMARY

Is there anything that we haven’t discussed that you feel is important for me to know?

Next appointment

Date: ______________________________

Time: ______________________________

Place: ______________________________

The content of this material is not intended sell, discuss the risks, recommend, or provide any type of advice relative to securities. Nor is it intended to recommend the liquidation of specific securities, or identify specific securities that could be used to fund a life insurance product.

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

1 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 make personal savings the cornerstone of your client's college funding program. However, even a well-conceived savings plan can be vulnerable. Should your client die prematurely, your client's 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 client's 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.

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Next appointment

Date: ______________________________

Time: ______________________________

Place: ______________________________

NOTES

PROPERTY RECEIPT

This receipt should be left with the client should the financial representative obtain copies of the client's insurance policies.

The following policies have been provided by the client(s) to the financial representative for review. Those policies will be returned to the clients by _______________(date).

Issuing company	Policy number	Insured	Policy owner

Client #1 printed name Client #1 signature Date

Client #2 printed name Client #2 signature Date

Financial representative printed name Financial representative signature Date

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THE TAX CHALLENGE

Managing When and How You're Taxed

There are three types of vehicles that you can use to set aside money for retirement. Proper allocation among these vehicles can allow you to help enhance your retirement distributions by controlling how and when you are taxed.

BEFORE: Typical Allocation – Heavily Invested in "Tax Me Later" and "Tax Me Now" Vehicles

Most people typically don't consider how their assets are taxed.

"TAX ME NOW"

- Mutual Funds
- Annuities
- CD/MMAs[1]
- Real Estate

NON-QUALIFIED
Invest with after-tax dollars; potential to enjoy capital gains rate on some investments

"TAX ME LATER"

- Traditional 401(k)[2]
- Traditional IRA/SEP/SIMPLE
- 403(b)[2]
- 457(b)[2]

QUALIFIED
Invest with pre-tax dollars to enjoy tax-deferred growth

"DON'T TAX ME AGAIN"

- Municipal Bonds & Bond Funds[3]
- Life Insurance[4]
- Roth IRA/401(k)[5]

TAX-EXEMPT
Invest with after-tax dollars to enjoy income tax-free growth potential

AFTER: Balanced Approach – More Equal Diversification Among All Three Vehicles

GOAL: Money with greater tax control.

"TAX ME NOW"

- Mutual Funds
- Annuities
- CD/MMAs[1]
- Real Estate

"TAX ME LATER"

- Traditional 401(k)[2]
- Traditional IRA/SEP/SIMPLE
- 403(b)[2]
- 457(b)[2]

"DON'T TAX ME AGAIN"

- Municipal Bonds & Bond Funds[3]
- Life Insurance[4]
- Roth IRA/401(k)[5]

After all, it's not necessarily how much money you have that is important… it's how much you get to keep that really matters.

Contact your financial professional to discuss how you can better diversify your portfolio among these three vehicles.

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Bring Your Challenges®

[1] Certificate of Deposit/Money Market Accounts.

[2] Does not include amounts invested in Roth 401(k)/TSA/457(b).

[3] May be subject to Alternative Minimum Tax (AMT) and may impact taxation of Social Security benefits.

[4] Life insurance death benefits are generally income tax free pursuant to U.S. IRC §101(a). Contract cash values can be accessed during the insured's lifetime via loans and withdrawals. Loans are generally income tax free as long as the policy remains in force. Withdrawals are tax free to the extent of basis. Policies which are modified endowment contracts (MECs) receive less favorable tax treatment.

[5] Qualified distributions are income tax free. Roth IRA distributions are qualified if the account has been open for 5 tax years, and the owner is age 59½, dies, is disabled or is a first-time homebuyer ($10,000 lifetime limit). Roth 401(k) distributions are qualified if the plan participant has contributed to the account for 5 tax years, and is 59½, dies or disabled.

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It is possible to lose money by investing in securities.

Securities and Insurance Products:
Not Insured by FDIC or Any Federal Government Agency.
May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.

1026108-00001-00 Ed. 09/2019 Exp. 03/01/2021

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Patience, discipline, and a long-term view

A diversified portfolio can enhance performance and help manage volatility

Some investors question whether they should continue to invest outside of the U.S. based on recent market performance. Those investors who maintain allocations to non-U.S. markets can take advantage of the benefits of diversification, improving fundamentals, strong growth prospects, and attractive valuations outside of the United States.

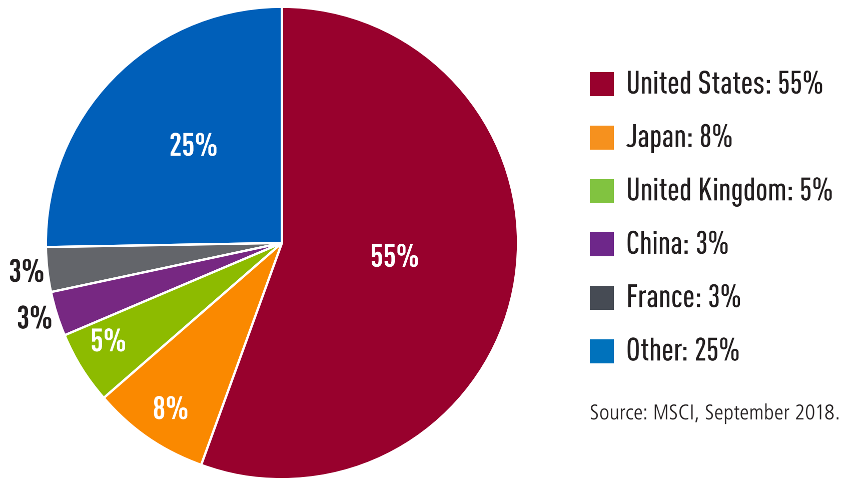
Diversification is the only "free lunch" in investing

It's human nature for investors to favor investing with companies from their own country, but home-country bias limits an investor's opportunities. In today's global economy, nearly half the revenues of the U.S. companies in the S&P 500 Index come from overseas, and about half the world's market capitalization is from outside the United States (Exhibit 1).

While the U.S. equity market performed well year-to-date through September 30, 2018, non-U.S.-developed and emerging equity markets outperformed in 2017 and have been strong over the long run. For the 20-year period through September 2018, emerging equity markets have had an annualized return of 10.2%, higher than the annualized return of 7.4% for the U.S., although associated risk is also higher in emerging markets (Exhibit 2).

International investments tend to react to geopolitical events and risks, along with foreign monetary and fiscal policies, but have historically provided considerable benefits when added to a U.S. portfolio. Maintaining a globally diversified portfolio can enhance performance while helping to manage volatility.

Exhibit 1: Country weights in MSCI All Country World Index



Source: MSCI, September 2018.

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Exhibit 2: Return and risk statistics

Region	YTD Return (%	2017 Return (%)	20-year Return (%)	20-year Standard Deviation (%)
S&P 500 TR USD	10.6%	21.8%	7.4%	14.4%
MSCI EAFE GR USD	–1.0	25.6	5.6	16.4
MSCI EM GR USD	–7.4	37.8	10.2	21.9

Source: Morningstar, September 2018.

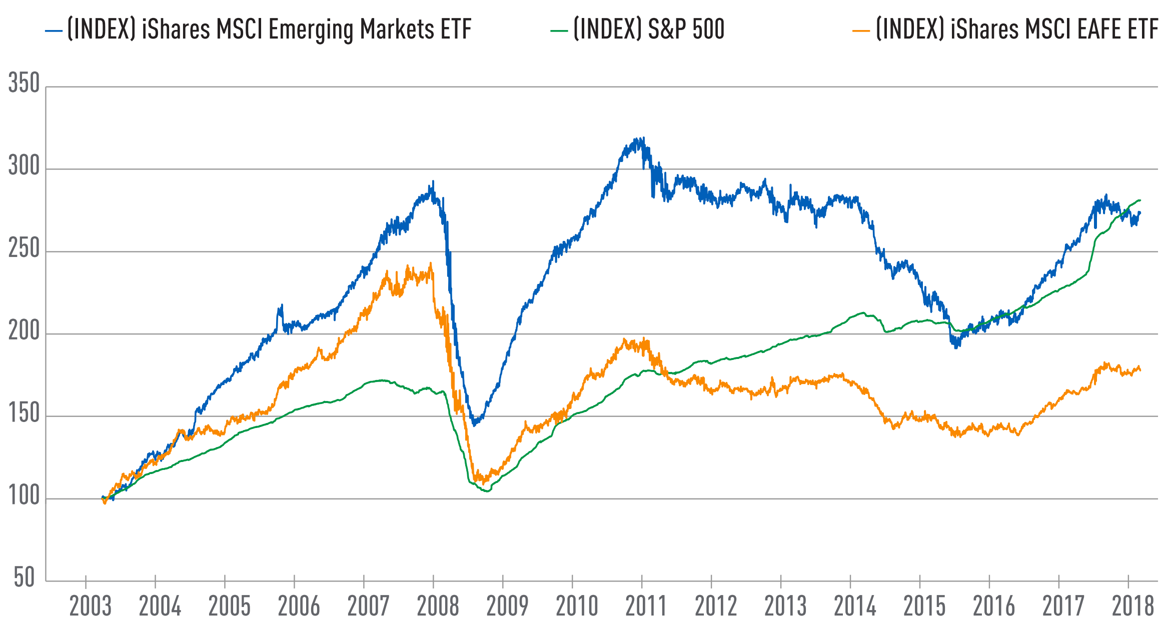
Improving fundamentals and strong growth

Over the past year, many investors have focused on the fact that the U.S. is in the latter stages of its economic cycle. However, other parts of the world are either in early-cycle (emerging markets) or in mid-cycle (European countries or Japan). In addition, the Eurozone unemployment rate has come down significantly, from 12.0% in September 2013 to 8.1% in September 2018.

In emerging markets, economic growth has been generally strong and is expected to continue to drive global growth. Over the past decade, many emerging market countries have significantly increased their access to capital and accumulated substantial reserves. Per JPMorgan, in aggregate, emerging market countries have a very small current account deficit of 0.1% of GDP (only 8% of their total government debt is in foreign currency) and have inflation rates at or near central bank targets.

Strong earnings growth continues across both developed and emerging market countries (Exhibit 3). Although global growth has slowed a bit in 2018 due to trade tensions, it is expected to remain solid as economic growth overcomes potential political risks.

Exhibit 3: Global earnings growth



Source: Factset.

Attractive valuations

While investment sentiment can drive near-term performance, in the long run, valuation matters. Currently, U.S. equity valuations are substantially higher than other developed and emerging markets. As of September 30, 2018, earnings yield, a good indicator for future returns, was 5.3% for the U.S., 7.1% for non-U.S. developed markets, and 8.5% for emerging markets. Also, the price-to-earnings (P/E) ratio and price-to-book (P/B) show more attractive valuations outside of the U.S. (Exhibits 4 and 5).

Exhibit 4: Global valuations – price-to-earnings (15 years as of September 2018)

P/E NTM*	S&P 500	MSCI EAFE	MSCI EM
Current	16.80%	13.59%	11.10%
High	18.47	16.46	15.25
Low	8.61	7.53	6.02
Average	14.53	13.21	11.40

Exhibit 5: Global valuations – price-to-book (15 years as of September 2018)

P/E NTM*	S&P 500	MSCI EAFE	MSCI EM
Current	3.20%	1.56%	1.45%
High	3.26	2.19	2.69
Low	1.30	0.97	0.45
Average	2.34	1.59	1.63

Source: Morningstar.

*NTM – Next 12 months.

In summary, strategic allocation requires patience, discipline, and a long-term view. Investors who maintain a diversified portfolio with a global perspective can improve their long-term performance while also managing volatility.

Contact your Lincoln wholesaler to discuss ideas for helping your clients improve their portfolio performance based on a long-term global strategy.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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Order code: FMM-INVDV-FLI001

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The power of tax deferral

INCOME LATER

Deferring taxes until retirement can make a big difference in how much is saved for retirement as well as how much income those savings will generate during retirement.

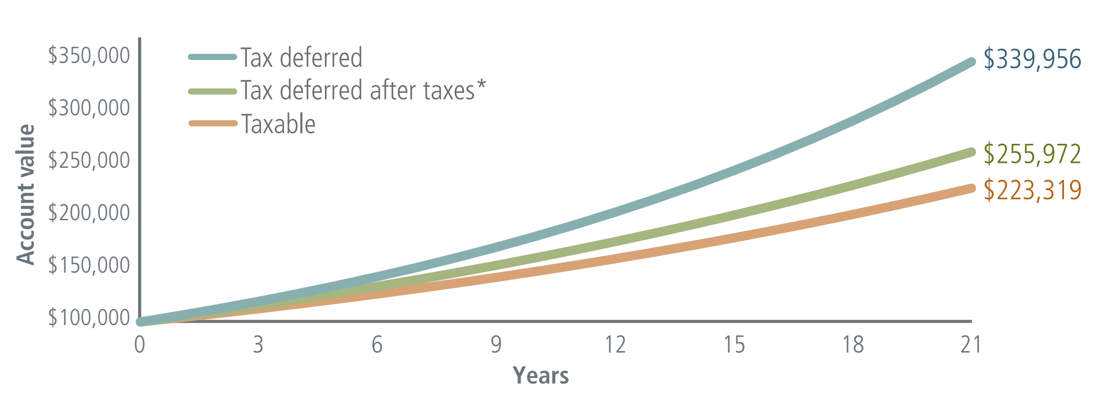
Tax deferral for potential growth

The graph to the right compares tax-deferred and taxable investments.

Assumptions
Investment: $100,000 (cost basis)

Annual gross rate of return: 6%

Tax bracket: 35%



*The investment amount was invested with after-tax money (cost basis). Earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

This example is hypothetical and for illustrative purposes only. The rates of return shown in this example are not guaranteed and should not be viewed as indicative of the past or future performance of any particular investment. This example is assuming growth of $100,000 (cost basis), a 6% annual rate of return, and a 35% tax rate over a 20-year period. Changes in tax rates and tax treatment of investment earnings may impact the hypothetical example. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

Withdrawals of earnings are taxable as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax.

Tax deferral for potential income

This chart compares the total income generated from tax-deferred and taxable investments. After the first 3 years of growth, the tax-deferred account could generate 6% more income than a taxable account. After 21 years, this could generate 34% more income through tax deferral.

A change in tax rates and tax treatment of investment growth may impact the income comparison.

Potential growth comparison

Year	3	6	9	12	15	18	21
Taxable	$112,162	$125,804	$141,104	$158,266	$177,514	$199,104	$223,319
Tax deferred	$119,102	$141,852	$168,948	$201,220	$239,656	$285,434	$339,956

Potential pretax income comparison**

Year	3	6	9	12	15	18	21
Taxable	$4,486	$5,032	$5,644	$6,331	$7,101	$7,964	$8,933
Tax deferred	$4,764	$5,674	$6,758	$8,049	$9,586	$11,417	$13,598

Additional income through tax deferral

6%	11%	16%	21%	26%	30%	34%

** Assuming a 4% systematic rate of withdrawal.

Market loss in a tax-deferred investment would result in a less favorable return, reducing the relative difference between it and a taxable investment.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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Talk to your advisor about how to help protect your retirement income from the impact of taxes.

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LCN-1517283-060316
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Live today.
Protect tomorrow.

LIFE-7399 7/17

FACTS YOU SHOULD KNOW:

- Women tend to outlive men by five or six years[1]
- Women often have less saved for retirement than their male counterparts[2]
- 70% of nursing home residents are women[1]
- In 30 years, the national average for one year in a nursing home is projected to rise to $344,000[3]
- Women tend to have less life insurance coverage than men[4]

You have a lot going on.

You hold a multitude of roles in your family — whether that be entrepreneur, professional, head of household, and/or primary caregiver, just to name a few. But have you considered what the financial toll would be to your family if something unexpected were to happen to you?

Our mission is to empower you to create and implement a plan that will help you realize your dreams, protect the ones you love, and provide resources to help fulfill your retirement goals.

Nearly 95% of women will be their family's primary financial decision maker at some point in their lives.[5]

What are some unique challenges women face today?

RETIREMENT RISKS DUE TO LONGEVITY

On average, women tend to outlive their male counterparts by about five years and often have less retirement savings. This poses a unique risk for women because living longer only increases your likelihood of outliving your retirement savings.

NEEDING LONG-TERM CARE

Seventy percent of people over age 65 will require long-term care services at some point in their lives,[6] and the majority of nursing home residents are women. With these realities in mind, it is especially important that you have a plan in place that protects you and the ones you love from financial hardship should you need long-term care.

How can you protect your assets and your loved ones?

A life insurance policy can be a valuable solution to help protect you and your loved ones during every stage of life:

- **PROTECTING YOUR FAMILY** from financial hardship by providing a lump-sum, tax-free death benefit in the case of your premature death. Or building a source of income that can be accessed in your retirement (or sooner) in a tax-advantaged manner.
- **CREATING A WEALTH TRANSFER TOOL** that helps ensure your legacy will pass effectively to the next generation.
- **PROVIDING SOLUTIONS** to keep closely-held businesses operating by providing cash to transfer the business — as well as by providing important benefits to employees.
- **AND SOME INSURANCE POLICIES OFFER OPTIONAL RIDERS:**
  - **Preserving assets in the case of a long-term care event,** which allows you and your family to access the policy's death benefit while you are still living to pay for long-term care expenses.
  - **Supporting your pursuit of a longer, healthier life** through the John Hancock Vitality Program.

LIFE INSURANCE THAT SUPPORTS HEALTHIER LIVING

The John Hancock Vitality Program allows you to live life today, while planning for tomorrow. This new kind of life insurance helps secure your family's financial future, while offering valuable savings and rewards for the everyday things you do to stay healthy.

About John Hancock

With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

For more detailed information about John Hancock, please contact your financial advisor.

1. American Association for Long-Term Care Insurance. Long-Term Care – Important Information For Women. http://www.aaltci.org/long-term-care-insurance/learning-center/for-women.php
2. Forbes. Women And Retirement: Saving Less, Worrying More. By Richard Eisenberg. December 14, 2016. https://www.forbes.com/sites/nextavenue/2016/12/14/women-and-retirement-saving-less-worrying-more/#b7368a0601dd
3. According to the John Hancock 2016 Cost of Care Survey, the current national average for one year in a nursing home is $102,930. The projection in 30 years is based on a 4.1% average annual rate of inflation as measured by the Consumer Price Index for the 50-year period ending December 31, 2015 using the Consumer Price Index for all urban consumers, Bureau of Labor Statistics, www.bls.gov.
4. LIMRA: Women Still Lag Men in Life Insurance Ownership," LIMRA, November 16, 2016. http://www.limra.com/posts/pr/news_releases/limra__women_still_lag_men_in_life_insurance_ownership.aspx
5. MONEY: What Women Breadwinners Want. Lauren Young. August 20, 2015. http://time.com/money/4004968/what-women-breadwinners-want
6. U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, February 2017. http://longtermcare.acl.gov/the-basics/index.html

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Longevity Planning

Client Brochure

Using Permanent Life Insurance to Help Prepare for a **Long, Healthy Retirement**

Life

North American Company
for Life and Health Insurance
Since 1886

Protect yourself and those you love by being prepared for an extended retirement.

Thanks to medical advancements and a nationwide emphasis on healthy living, life expectancy is on the rise in the United States. Today, a 65-year-old man can expect to live until he is 86, and a woman of the same age can expect to live to 89.* If the upward trend continues, today's young adults can look forward to an even longer and healthier life after their working years.

A long and healthy retirement can mean a desire to travel, a new home, new hobbies, gifting assets, and countless other wants or needs that require adequate retirement funds. A long retirement can also be expensive if you experience an unexpected illness.

As life expectancy increases, you might face "longevity risk," or the potential for your assets to run out during retirement. In addition to providing death benefit protection, permanent life insurance can help you manage that risk.

* Society of Actuaries, RP-2014 Mortality Tables. February 2014.

KEY BENEFITS	
Why life insurance?	Learn how a permanent life insurance policy can provide death benefit protection as well as help supplement retirement income in case your primary or secondary sources of funds are exhausted.
Who can benefit?	Explore whether using permanent life insurance is right for you, based on what you think you might need in the future.
How does it work?	Find out how you can put a permanent life insurance plan in place today.

WHY LIFE INSURANCE?

Permanent life insurance provides death benefit protection that can help you protect your loved ones in the future. Plus, it can be designed with the flexibility to address changing needs throughout your life.

Life insurance can be a twofold strategy as part of your financial plan:

- **Death benefit protection during working years.** A solid financial plan often begins with life insurance. In the event of death, the proceeds are distributed to your beneficiaries generally income tax-free.[1]
- **Potential source of funds to help support a longer retirement.** Your premium payments on a permanent life insurance policy may accumulate cash value on a tax-deferred[2] basis. Through policy loans and withdrawals, the cash value may then be used to help pay for a wide variety of needs in retirement.[3] These could be planned distributions for planned expenses, or potential cash value may be used as additional funds to help protect you from outliving other retirement income sources or unplanned expenses. You may also qualify for accelerated death benefits which allow you to access a portion of this death benefit during your lifetime in case of an unexpected illness if eligibility requirements are met.[4]

WHO CAN BENEFIT?

Longevity planning is becoming a key concern for many people. Here are a few reasons why:

- Loss of a wage earner during working years could disrupt family finances, including retirement plans, house payments, or a child's tuition.
- Employers may no longer offer defined benefit plans or retirement health care.
- As cited previously, life expectancy—and therefore, the length of time people live in retirement—continues to grow.
- Some form of long-term care is a 70% probability for those over age 65.[5] The average cost of a private room can be over $92,000 a year.[6]

How would your family handle these uncertainties? Are your needs adequately protected?
Life insurance could be a viable solution.

HOW DOES IT WORK?

After a thorough needs-based discussion with your life insurance representative to determine if permanent life insurance is right for you, you select a life insurance policy that meets your needs. Your representative will help structure a policy to match the desired death benefit coverage and cash value growth potential.

Contact your North American representative to start planning for an extended retirement today.

North American Company
for Life and Health Insurance
Since 1886

Life

North American Company for Life and Health Insurance has been providing quality life insurance products since 1886. As one of the leading life insurance companies in the U.S., we'll make it as easy as possible for you to become one of our insureds. Please visit our Website at www.NorthAmericanCompany.com to find out more about our company.

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

2 The tax-deferred feature of the indexed universal life policy is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the death benefit and optional riders make the policy appropriate for your needs. Before purchasing this policy, you should obtain competent tax advice both as to the tax treatment of the policy and the suitability of the product.

3 Policy loans from life insurance policies generally are not subject to income tax, provided the contract is not a Modified Endowment Contract (MEC), as defined by Section 7702A of the Internal Revenue Code. A policy loan or withdrawal from a life insurance policy that is a MEC is taxable upon receipt to the extent cash value of the contract exceeds premium paid. Distributions from MECs are subject to federal income tax to the extent of the gain in the policy and taxable distributions are subject to a 10% additional tax prior to age 59½, with certain exceptions. Policy loans and withdrawals will reduce cash value and death benefit. Policy loans are subject to interest charges. Consult with and rely on your tax advisor or attorney on your specific situation. Income and growth on accumulated cash values is generally taxable only upon withdrawal. Adverse tax consequences may result if withdrawals exceed premiums paid into the policy. Withdrawals or surrenders made during a Surrender Charge period will be subject to surrender charges and may reduce the ultimate death benefit and cash value. Surrender charges vary by product, issue age, sex, underwriting class, and policy year.

4 Accelerated death benefits are subject to eligibility requirements. The death benefit will be reduced by the amount of the death benefit accelerated. Since benefits are paid prior to death, a discount will be applied to the death benefit accelerated. As a result, the actual amount received will be less than the amount of the death benefit accelerated. An administrative fee is required at time of election.

5 U.S. Department of Health and Human Services, "How Much Care Will You Need?" http://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html, accessed January 2018.

6 U.S. Department of Health and Human Services, "Costs of Care," http://longtermcare.acl.gov/costs-how-to-pay/costs-of-care.html, accessed January 2018.

Life Insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company, One Sammons Plaza, Sioux Falls, SD 57193. Telephone 877-872-0757.

TEXAS RESIDENTS: Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's and your family's eligibility for public assistance.

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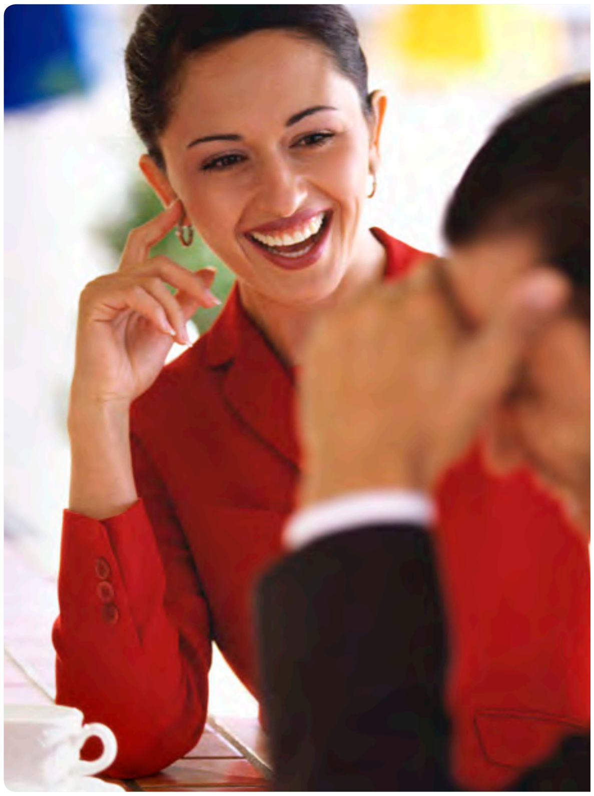

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Financial Protection for Them. Cash Value Access for You.[1]

Permanent Life Insurance Can Provide Both.

First and foremost, the purpose of life insurance is to provide a death benefit to your loved ones. The death benefit from a life insurance policy can help them to continue living the life you envisioned for them.

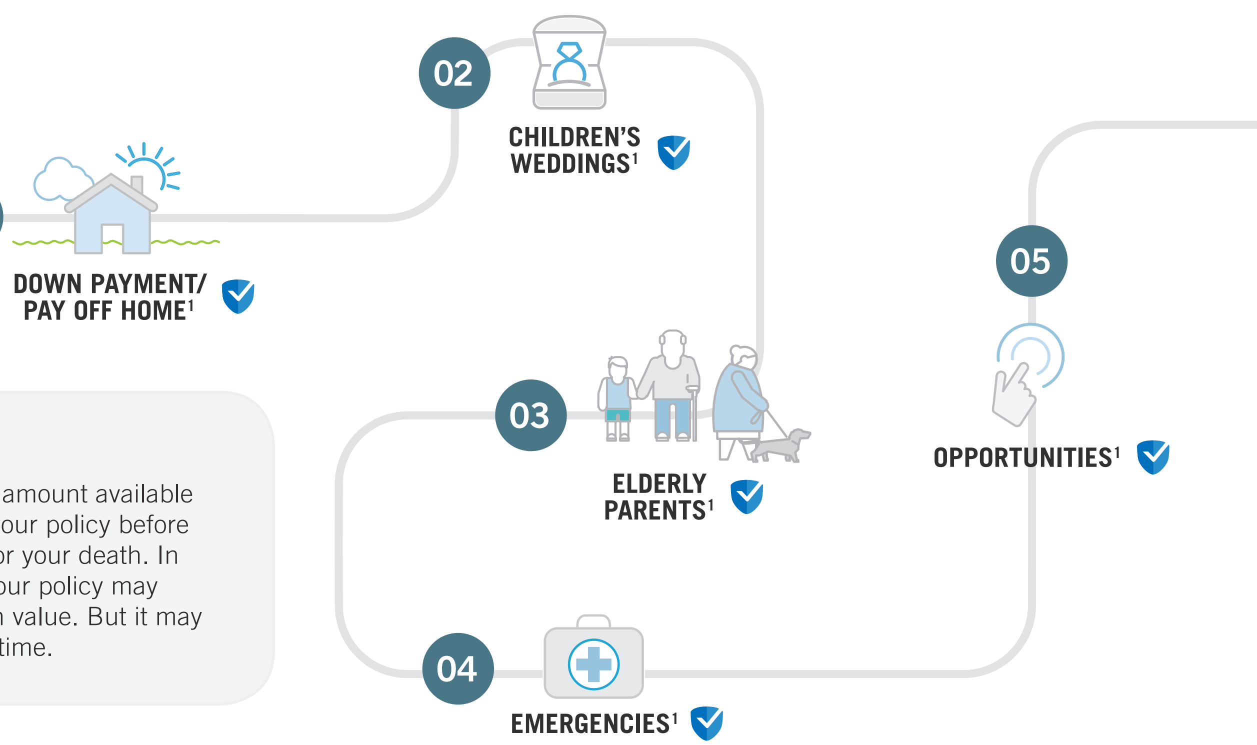
Your family is important to you. That's why you work so hard to see to it that they have what they need—a place to live, food on the table, and, sometimes, the little extras that make them smile.

But if there's one thing in life that's certain, it's uncertainty. Without warning, life may drastically change. What would happen to those who depend on you most if you were to die, get laid off, become disabled, or any number of things that would bring to an end the income your loved ones have come to depend on?

PERMANENT LIFE INSURANCE CAN HELP

Permanent life insurance provides financial protection for those who depend on your income, **plus the potential to accumulate cash value on a tax-deferred basis**. Such a policy will remain in force for as long as you continue to pay your premiums.

Your Permanent Life Insurance Policy's Cash Value[1]



Cash value

Cash value is the amount available if you surrender your policy before its maturity date or your death. In the early years, your policy may have a small cash value. But it may accumulate over time.

[1] You can access cash value through policy loans and withdrawals. Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

06

GENERATE INCOME[1]

07

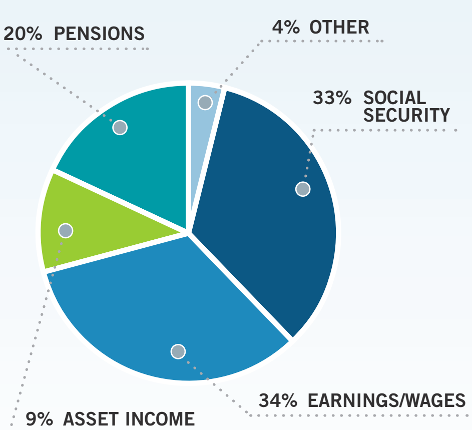
SUPPLEMENTAL RETIREMENT INCOME[1]

Flexibility
How you use the cash value in your permanent life insurance policy is up to you.[1]

SOURCES OF RETIREMENT INCOME

Your retirement income can come from several sources. The below chart shows the aggregate total income sources of those age 65 and over. Consider whether or not you have access to all of these forms of retirement income or adequate balances. If you have a gap, life insurance may be able to help you to close it.[1]

TOTAL AGGREGATE RETIREMENT INCOME BY SOURCE:*



*Source: Fast Facts & Figures About Social Security, 2017. Data for 2015 are SSA calculations from the March 2016 Annual Social and Economic Supplement to the Current Population Survey. https://www.ssa.gov/policy/docs/chartbooks/fast_facts/2018/fast_facts18.pdf

LIFE INSURANCE CAN PROVIDE FLEXIBILITY

Your permanent life insurance policy has the potential to accumulate cash value over time. This cash value offers you flexibility and can be used for any purpose you wish. For example, you can borrow cash value[1] from your policy to:

- Put toward a down payment on a home or pay off a mortgage later on.
- Help pay for your children's weddings.
- Assist aging parents or other loved ones who may need your support.
- Use as a resource for emergencies—or opportunities.
- Allow you to delay Social Security to increase your Social Security benefits later on.
- Provide supplemental income when you retire.

LIFE INSURANCE CAN PROVIDE TAX-ADVANTAGED SUPPLEMENTAL RETIREMENT INCOME

As you prepare for the future, life insurance may offer options that can supplement your retirement income.

- You have access to the policy's cash value, without a tax penalty, prior to age 59½.[1,2]
- You can pay additional policy premiums over time as your life changes and/or earned income increases.
- Your income level won't preclude you from applying for life insurance.

There is a limit to how much can be paid into a policy in relation to the death benefit and still be considered to be life insurance for tax purposes. If your premiums exceed certain limits, your policy will be classified as a modified endowment contract (MEC).[2]

[2] Distributions from MECs (such as loans, withdrawals, and collateral assignments) are taxed less favorably than distributions from policies that are not MECs to the extent there is gain in the policy. For distributions from a MEC prior to age 59½, a federal income tax penalty may apply to the extent there is gain in the policy. However, death benefits are still generally received income tax-free pursuant to IRC §101(a). The death benefit will be reduced by any withdrawals or loans (plus unpaid interest). Clients should consult a tax advisor.

How you use your permanent life insurance policy's cash value is up to you. And, unlike loans from many financial institutions, when you borrow money from your permanent insurance policy, the loan is not dependent on credit checks or other restrictions. It's important to understand that, if you don't repay the loan, your beneficiaries will receive a reduced death benefit.

OPTIONAL RIDERS

Some forms of life insurance may offer optional riders that accelerate the death benefit in the event of chronic or terminal illness.[3]

PREMIUM PAYMENT FLEXIBILITY

If you need or want to stop paying premiums to free up cash for other expenses, you can use the cash value to continue your current insurance protection. This could be for a specified time or to provide a lesser amount of death benefit protection covering you for your lifetime.

THE VALUE OF PROFESSIONAL GUIDANCE

Your financial professional can help you make an informed decision about financially protecting your family with life insurance. It starts with a conversation—reach out to your financial professional today.

A FINANCIAL LEADER FOR OVER 140 YEARS

Prudential Financial is a worldwide financial leader with a long tradition of serving the public interest. Prudential Financial has approximately 50 million customers. The well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

[3] Accelerating the death benefit of a life insurance policy will reduce and may eliminate the death benefit.

Prudential Financial and its financial professionals do not give legal or tax advice. Please consult your own advisors.

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*Providing All the Tools for Your Success*sm

Pinney Insurance

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