

Strategic Accelerator[®] IUL 3

OPPORTUNITY TRACKER

Is this the missing piece?

Strategic Accelerator[®] IUL 3 indexed universal life (IUL) insurance could be a missing piece in your client's financial strategy. This product combines death benefit protection, early cash value potential, and flexibility with or without the addition of the Waiver of Surrender Charge (WOSC) Option Rider.¹ While the purpose for adding a Strategic Accelerator 3 policy is unique to each policyowner, these three sales ideas can serve as a conversation starter when meeting with clients.

Sales Idea #1: Smart Money

Clients who may be a good fit for Strategic Accelerator IUL 3 using the Smart Money sales concept are typically ages 55 - 75, desire to pass on a legacy through their death benefit, value flexibility over potential cash value accumulation, and have funds without an immediate use.

First Name, Last Initial	Age	Approximate funding amount
1. _____	_____	_____
2. _____	_____	_____

Sales Idea #2: Business Planning

Clients who may be a good fit for Strategic Accelerator 3 using the Business Planning sales concept are business owners who want to provide life insurance as a unique benefit option in order to retain key employees. Strategic Accelerator 3 also offers the opportunity for cash value accumulation, which could be shown as an asset on their balance sheet.

First Name, Last Initial	Age	Approximate funding amount
1. _____	_____	_____
2. _____	_____	_____

Sales Idea #3: Policy Review

Clients who may be a good fit for Strategic Accelerator 3 using the Policy Review sales concept are existing or potential clients with an older or underperforming life insurance policy. Clients could also be seeking a policy with additional features, such as the Accelerated Death Benefit Endorsement,² or more flexible access to the policy's potential cash value as an emergency or "just-in-case" fund.

First Name, Last Initial	Age	Approximate funding amount
1. _____	_____	_____
2. _____	_____	_____

1. The Waiver of Surrender Charge Option Rider must be selected at the time of application.

2. Subject to eligibility requirements.

As independent financial professionals, it is up to you to choose whether any of the sales concepts contained in this flyer might be appropriate for use with your particular sales strategy and clients. Please note that Midland National does not require you to use any of these sales concepts; they are resources that can be used at your option for your own individualized sales presentations if appropriate for the particular client and circumstances.

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.

Indexed universal life insurance 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.

Strategic Accelerator[®] IUL 3 is issued on the state version of policy form P100/ICC22P100 including all applicable endorsements and riders, by Midland National Life Insurance Company, West Des Moines, IA. Products, features, riders, endorsements, or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply.

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