

Estate planning with life insurance

Opportunity tracker

Use this worksheet to identify three clients that might benefit from this sales idea.

Estate planning can be a real challenge – even with a will in place. Life insurance death benefit proceeds can provide the liquidity needed to pay off debt, replace income, supplement retirement income, create an equitable inheritance between heirs, and even provide protection for businesses. Many of your clients may have accumulated significant wealth over the years. A good estate plan defines how they will build, preserve, and maximize that wealth. Midland National offers solutions to help ensure that your clients' plans are intact when they need it most.

If your clients...

- Are between the ages of 45 and 70
- Have a strong desire to leave the estate to their heirs without liquidating assets to pay taxes or attorney fees
- Want a guaranteed death benefit¹
- Have a desire to accumulate and distribute assets in a tax-favorable manner²
- Have an estate worth \$1 million or more
- Would like to equalize the inheritance among their heirs

...then they may be a good fit for this sales idea.

Please list the names of three clients who fit the above descriptions and whom you would like to help meet their life insurance death benefit needs.

First name, last initial	Age	Approximate annual funding amount
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
_____		_____
Agent name		Date

1. Subject to premium paying requirements.

2. Neither Midland National Life Insurance Company nor its agents give legal or 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.

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