

# Policy review

## Opportunity checklist

Steps you can consider to help identify life insurance opportunities for you and your clients.



# Policy review - opportunity checklist

Complete this centralized checklist — with the help from your office — to uncover opportunities in your book. Any blue cell marked “Yes” represents an opportunity for your clients.

	Client name	Contact information	Current insurance provider	Out of surrender period	Current cash value
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					



# Day-by-day action plan you can consider

to review your clients' life insurance needs

## WEEK 1

### Day 1:

Identify all of your life insurance clients and log them on the opportunity checklist in this document.

### Day 2-4:

Ask your office staff to help complete your opportunity checklist.

### Day 5:

Review each client's information on your opportunity checklist. Fill in any missing information your assistant might not know or have access to.

### Note opportunities in regard to...

- Providing a guaranteed death benefit
- Providing liquidity
- Aligning needs with life or financial changes
- Adding life insurance to an existing financial plan to help fill in gaps.

Not enough time to complete all the fields?

Contact sales support at 800-843-3316 option 2, and we can help discover prospects.



## WEEK 2

### Day 1-2:

Have your office staff schedule appointments with clients who you've determined could benefit from a policy review.

### Day 3:

Request hypothetical illustrations from your sales support team by calling 800-843-3316 option 2.

## WEEKS 3-4

### Weeklong:

- Hold meetings with your clients.
- Share your hypothetical illustrations.

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While the primary use of life insurance is death benefit protection, your clients may also have other needs that can be met through life insurance. The sales concepts and accompanying marketing materials may help you broaden your sales potential. As independent contractors, it is up to you to choose which of these concepts may work for your particular sales strategy and clients, and which do not. 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 discretion for your own individualized sales presentations.



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