

Policy review

Qualifying your leads

Policy reviews can be your best source for new life cases! Your clients have already seen the value you bring to them in other areas. Life insurance could be a next logical step when looking at protecting your client's financial future.

- _____, we appreciate your business. As a part of our comprehensive service to help protect your financial future, we also review and quote out life insurance. How do you feel about your current policy?
- To get started, let's take a look at your yearly statements for your current life insurance products.

Items to consider:

- **Term** – Life expectancies are continuing to rise¹ in the United States. As of 2024 data, the life expectancy for men at birth is 77 and 81 for women. This in part has led to lower rates for life insurance. If the client hasn't seen a decline in health, it may be possible to purchase a policy with a term that extends to a date further into the future for a similar premium, or more death benefit coverage for a similar premium.
- **Universal Life and Indexed Universal Life** – Reviewing old in-force policies can reveal:
 1. Policies that may lapse prematurely
 2. Not meeting expectations
 3. Available living benefits
 4. Life changes
- **Whole Life** – Older whole life policies generally have no living benefits, but can have large cash value later in life. Clients can do a 1035 Exchange to move the cash value into a new policy with living benefits. In some cases, the cash value deposit may allow the policyowner to pay lower premium or pay for fewer years. Think of the impact this could have for your clients!

Who comes to mind?

1. As you've read through this, did anyone come to mind?
2. Are you comfortable in implementing this sales concept in your practice?
3. What can Midland National do to assist you with this process?

1. Source: Mortality in the United States, 2024 CDC/National Center for Health Statistics. (February 2026).

As independent financial professionals, it is up to you to choose whether any of the sales concepts contained in these materials 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.

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