

# Legacy building

## Opportunity tracker

People who can most benefit from legacy building are those usually within retirement age who have dormant assets. These are typically assets they plan on leaving for heirs and are often held in savings or other accounts.

### If your clients...

- Need death benefit protection or currently hold an underperforming life insurance policy
- Are within the retirement ages of 55-75 and have a retirement plan in place
- Hold funds designated to leave to heirs or children in savings vehicles such as savings accounts or money market accounts, especially accounts designated as “payable/transfer on death” or POD/TOD
- Have titled assets jointly with heirs
- Have annuities coming out of surrender\*
- Currently take required minimum distributions (RMDs), but don’t have a current need for the funds\*

...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 needs and financial goals.*

First name, Last initial	Age
1. _____	_____
2. _____	_____
3. _____	_____
_____	_____
<b>Agent name</b>	<b>Date</b>

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® Life Insurance Company 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.

\*Removing funds from a qualified plan, including an Individual Retirement Account, may result in a taxable income distribution. Removing funds from an annuity may result in surrender charges and/or income taxes.

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