

Legacy Optimizer Help your clients optimize the legacy they leave behind.

Many of your Baby Boomer clients may have a portion of their assets in conservative vehicles which remain accessible for an emergency, but ultimately are intended to be passed to their heirs. With Legacy Optimizer Indexed Universal Life insurance, your client can take some of the money he or she has in underperforming assets and optimize it into a larger death benefit, which passes to loved ones generally free from income tax, while maintaining access and growing cash value for emergencies, supplementing retirement funds, or health care services.

Curious about how Legacy Optimizer can help your clients leverage their funds into a larger death benefit? **Take a look at these three scenarios to see how Legacy Optimizer compares:**

Hypothetical Case Study #1

Gladys is apprehensive about getting her blood drawn, and she likes the idea of a simple application process.

A Solution

With Legacy Optimizer, Gladys can apply without needing to provide blood work or visiting a doctor.¹ Once the application has been submitted and Gladys completes the telephone interview, she can be medically approved in typically less than 30 minutes.



Hypothetical Case Study #2

Sam is 50 years old. He recently lost his father and ended up having to pay for most of the funeral expenses out of his own pocket. Sam decides that he does not want to leave the same type of burden for his children.

A Solution

Sam takes \$25,000 from a saving account and decides to purchase a Legacy Optimizer life insurance policy. With his \$25,000, Sam is able to leverage those funds into a \$62,750 guaranteed death benefit for his children.*



*Based on Male, Non-Smoker Class

Source: Legacy Optimizer Quote Engine: <http://NALegacy.com>

The Case Study information presented is hypothetical and not intended to project or predict investment results.

Hypothetical Case Study #3

Mary is 68 and has recently moved from Minnesota to Arizona. Her children have been asking her if she has planned for the unexpected expenses that sometimes occur later in life. They wonder if she has a plan for how to help pay for significant expenses such as health care costs.

A Solution

Mary chooses to place a \$100,000 single premium into a Legacy Optimizer life insurance policy. In addition to providing a death benefit to her beneficiaries, her policy could also provide \$33,000 per year for at least four years if she would be diagnosed with a qualifying chronic illness². It could also provide as much as \$173,000 to the children if she doesn't accelerate the death benefit.*

*Based on Male, Non-Smoker Class

Source: Legacy Optimizer Quote Engine <http://NALegacy.com>

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**Help your clients optimize what they leave behind with
Legacy Optimizer!**

**Contact UMS Life Team for more information
and details: 800-524-1774**

1. Coverage is subject to health questions and pharmaceutical check.

2. Chronically ill is defined as for at least 90 consecutive days unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) without substantial assistance from another person. Chronic illness also includes severe cognitive impairment which means the insured requires substantial supervision by another person to protect him or herself from threats to health and safety due to a severe cognitive impairment.

AN ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS IS NOT LONG-TERM CARE INSURANCE NOR IS IT INTENDED TO REPLACE LONG-TERM CARE INSURANCE.

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.

Neither Midland National nor its agents give tax advice.

Indexed Universal Life products are not investments in the "market" or in the applicable index. Indexed Universal Life products are subject to all policy fees and charges normally associated with most universal life insurance.

Legacy Optimizer indexed universal life insurance is issued on form series LS180 by North American Company for Life and Health Insurance, One Sammons Plaza, Sioux Falls, SD 57193. Product, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations or restrictions may apply.