

Get a LIFT on your IUL sales

Typically, there are four key turning points in every IUL sale. Master these and your next sale can be less challenging:

1



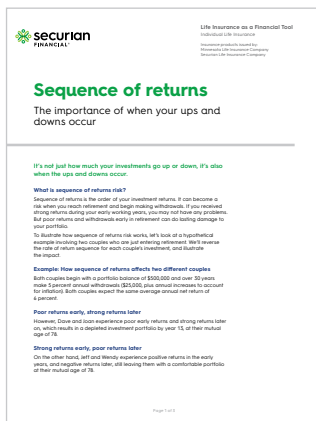
Start the conversation

Once you have qualified prospects you need a sales system to help guide you through the sales process.

Our comprehensive Life Insurance as a Financial Tool (LIFT) strategy can help start the conversation with prospects about protecting their assets, retiring comfortably and leaving a legacy for their family.

View our [LIFT financial professional guide](#) (F82833) for strategies to get started or take your sales to the next level.

2

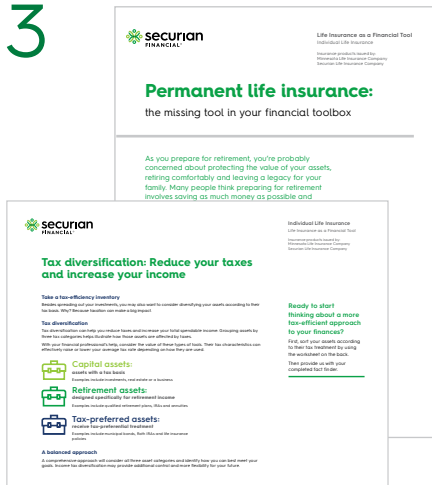


Understand retirement income risks

Your prospects might not understand the unique risks related to their investments, especially when they will rely on their portfolio as a retirement income stream.

Use our [LIFT sequence of returns consumer flyer](#) (F82833-36) to show the impact sequence of returns can have on their portfolio, and discuss their options to alleviate some of that risk early in retirement.

3



Reduce future tax impact

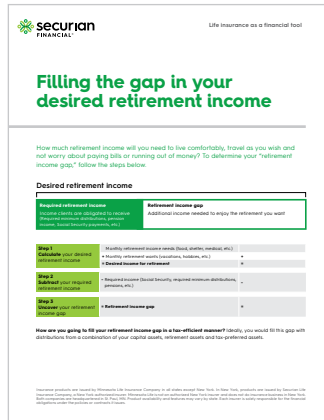
Of course, some retirement income could be significantly diminished due to taxes.

Help prospects understand how they can diversify their assets in a tax efficient manner using permanent life insurance like IUL.

[LIFT tax efficiency inventory](#) (F82833-27)

[LIFT consumer flyer](#) (F82833-28)

4



Fill any income gaps

Odds are your prospect's current or projected retirement savings may not be enough to fund the future they envision.

Filling this income gap and reducing tax implications can increase their income in retirement – and potentially make it last longer.

Help your prospect calculate their retirement income gap in a way that's simple and straightforward. Show how their assets can be structured to keep more of their income.

[LIFT: Filling the gap in your retirement income](#) (F82833-2)

A solution that can help fill gaps: Eclipse Accumulator IUL

Close cases easier with an IUL your clients can understand

Prospects are looking for accumulation solutions, not overly-complicated product designs. Eclipse Accumulator IUL was built with transparency in mind and is ideal for clients who want accumulation, not confusion.

It features a simplified design and transparent charges – without the hidden fees and fine print of many high-fee, large-multiplier products.

Retirement income – there when it's needed

What happens to other IUL policies when zero crediting occurs? And what can that mean for your clients?

Often, it means the income they planned for may not be there when they need it. Eclipse Accumulator IUL's low-cost structure allows the policy to better weather zero crediting years – offering a sense of security that their retirement income will be there when they need it.



Learn more

Find out how you can give your IUL sales a LIFT.
Contact your Life Sales Support Team today:

1-877-696-6654 (Securian Financial and broker-dealer)

1-888-413-7860, option 1 (Independent brokerage)

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Depending upon actual policy experience, the owner may need to increase premium payments to keep the policy in force.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

Other than contribution limits or tax treatment, several other factors should be considered before purchasing any of these products. These include investment objectives, costs and expenses, liquidity, safety, fluctuation of principal or return, credit rates, rider availability, surrender periods and other product/investment characteristics.

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