

Many clients often want to protect the things they own with property and casualty insurance. If they want to protect the things they own, shouldn't they also want to protect the ones they love in case of the unthinkable? Use these questions to help transition your clients to life insurance.

- I've already helped protect your [home, auto, boat, cabin, business, etc.], but what about protecting the lives of those you love?
- If you didn't wake up tomorrow, outside of mourning, what effect would it have on your [family, spouse, significant other, children, etc.]? Would [they] be left in a financial crisis? Would [they] be able to afford to [stay in the family home, pay for college, etc.]?
- How much life insurance do you currently have?
- Do you know if your current life insurance is permanent or term coverage?
- Would you allow me to take a look at your current policy(ies), so we can discuss whether there are better options out there or if your current coverage is adequate for your needs?
- Are you familiar with the new life insurance? Are you aware that it not only provides death benefit protection, but also the opportunity to access the death benefit while living through the living benefits? And did you know some life insurance can build significant cash value?
- Are you aware of the potential tax benefits of life insurance?
- What age do you plan on retiring?
- What do you plan on doing in your retirement years?
- [If they have children] Are you planning on helping your child(ren) with their college education expenses?
- [If they own a business] Are you looking to keep the business in the family? Do you have an exit strategy? Have you thought about estate equalization in the event all your heirs don't want to take on the business? Do you have a business partner(s)? How about any key employees?
- Why is it that we focus our entire life around protecting those we love, but a great number of us fall short on having a plan in place to protect them when we're gone, especially if our life gets cut short? Wouldn't that be the best gift you could ever give your loved ones?
- Who do you currently work with for your life insurance needs?
- Who makes the decisions in the home? [if a joint decision, try and present to both people]
- What other options are you looking at?
- Tell me a bit about your priorities – where do you see life insurance in that list of priorities?
- If I can provide you with a plan that fits in your budget, are there any obstacles in the way of moving forward with the plan?
- Would you allow me to run some numbers so you can see what the cost would be on some different options of protection?
- Do you have a plan in place to transfer your wealth to your heirs potentially tax free and with growth potential?

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