



LIFE MONTHLY SALES IDEA

September 2007

Survivor Needs Analysis (SNA)

SNA is a simple and effective method for answering your client's most important question: **"How much life insurance do I need?"** This method focuses on the consumer's specific financial situation by focusing on how your client's current resources compare to immediate and ongoing household needs should an unexpected death occur.

Log in to the [Agent Forum](#) and check out the "Life Monthly Sales Idea" for some sales materials and tips you can use to help your clients calculate their life insurance needs.

Life's Questions 101

Keep asking your clients the big questions- they need you more than they realize!

- If you died tomorrow, would you have a plan in place?
- Would your family be able to maintain its lifestyle if you die?
- Could your family afford the mortgage without your income?
- Is there adequate savings to fund your children's education, to pay outstanding debts, and provide for final expenses?

It Pays to Celebrate LIAM!

There's still time left to reap rewards for your September Life apps. Here's what you can earn:

1st Submitted Life App - US News & World Report: *Securing Your Financial Future* and LIFE's *Real Life Stories* Booklet

2nd Paid Life App - TriFolio with writing pad and 5-section file

3rd Paid Life App - \$150 cash

4th Paid Life App and on - \$50 cash for each one

Life IQ

True or False- Found on page 54 of the most recent Life Guide, both the Select Advantage Annuity and the Market Adjusted Annuity offer a terminal illness benefit.

Send your answer via e-mail to lhtrilikis@illinoismutual.com with **Life IQ** in the subject line.

Rules- One winner will be randomly selected from the correct entries received by 11:59 pm on September 24, 2007. The winner and correct answer will be announced in the October Monthly Sales Idea e-mail. Only one guess allowed per e-mail address. The winner will be contacted by e-mail.