



April 13, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

LIFE INSURANCE

AIG

- **What makes Select-a-Term a cut above the rest?** [See the flyer.](#)
- **Life insurance protection for today and tomorrow**
[AIG's new Term/GUL Sales concept](#) will help you show clients how Term life insurance can protect against financial risks now, and Permanent life insurance can help alleviate risks in the future - all while staying within their budget.
- **Max Accumulator**
Market swings, either up or down, can create bumps along the road to long term retirement and investment growth. Max Accumulator II is designed to smooth those bumps while still offering upside potential.
 - [MLSB Volatility Control Index](#) – proprietary indexing strategy that provides solid returns with less volatility. 2020's Top performing Volatility Control Index.
 - [Select Income Rider](#) – Lower expenses even more on minimum Non-MEC, max income illustrations. SIR can create on average between 2-5% more income and in some scenarios more than 7%.
 - [Early Cash Value Rider](#) – Waives surrender charges over the first 7 years and will have up to 90% cash surrender value in the early years. Available for Premium Financing and Business sponsored cases.
- **AG News**
[Read the March 26th issue](#), including:
 - Helping protect our families
 - Underwriting sweet spots
 - A picture is worth 1,000 words

American National

- **Efficiency when it counts** – [Learn about Xpress & Xpress Plus.](#)
- **The Independent Voice Newsletter**
[Read the April 2021 issue](#), including:
 - Supporting Our Colleagues in Need
 - 1035 Exchange of Life Insurance with a Loan
 - How a Roth 401(k) can Benefit Clients
 - And more

John Hancock

- **Spotlight News**
[Read the March 22nd issue](#), including:
 - Protection IUL - still the best that IUL has to offer
 - Updated Indexed UL Seller's Guide
 - Products targeted to meet today's needs
 - John Hancock Vitality highly recommended
 - AML training

Legal & General America

- **Expanded Digital Application Platform Capabilities**
LGA has rolled out several new capabilities within their digital application platform. These added capabilities and enhancements include:
 - Offer, Pay & Issue Updates
 - Changes to methodology, including agency preferences
 - Revised approach puts you in control of how you're closing the deal with the customer
 - Instead of releasing policy, you're releasing the offer
 - Training Materials included here
 - Amend Application
 - An improved way for you and your customers to revise an application in an easy and seamless way
 - Any and all changes during the underwriting process are reviewed and application re-signed once underwriting is completed.
 - Waiver of Premium
 - Waiver of Premium will now be included within the digital application platform.

Mutual / United of Omaha

- **Children's Whole Life reprice** – [Get details and transition rules.](#)
- **Express Newsletter**
[Read the March 24th issue](#), including:
 - The growth within actual IUL Policies
 - Ease your client's worries with Living Promise Final Expense
- **Express Newsletter**
[Read the March 31st issue](#), including:
 - Children's Whole Life Reprice
 - IUL Cost Comparison Flyer

Pacific Life

- **New rates for PL Promise Term Life Insurance** – [Read the bulletin.](#)
- **USPS Delays in Maryland** – [Read the bulletin.](#)
- **Claims Processing and COVID-19 Vaccines**
Recent media coverage has raised questions regarding how claims related to COVID-19 vaccines are administered. COVID-19 vaccines are FDA approved. Pacific Life insurance policies do not contain an exclusion for FDA approved vaccines. All claims received will be processed in accordance with their normal procedures.

Protective Life

- **Know What Matters Newsletter**
[Read the March 2021 issue](#), including:
 - Protective Classic Choice term now offers New York clients even more
 - Improved access to customer life policies
 - Protective Velocity updates to move your business forward, faster
 - Updates to inforce policy crediting rates
 - Help Protect Our Families campaign releases new shareable resources
 - Protective Lifetime Assurance UL change

Prudential

- **Life Essentials Newsletter**
[Read the March 22nd issue](#), including:
 - Protect clients today from taxes their estate will face tomorrow
 - Winning with financial wellness for women
 - April 2021 Index Account Updates
 - The Alliance account will no longer be offered as a settlement option
 - Revised Customer Information Form (NY)

SBLI

- **No Fluids, No Exam Guaranteed to \$750,000**
SBLI's end-to-end digital process for Term and Whole Life Insurance guarantees no in-person contact and no exam! [Learn more.](#)

Securian Financial

- **Changes to COVID-19 participation guidelines** – [Get details.](#)
- **5 opportunities for improved underwriting classes**
Through ongoing research and development, Securian can provide better-than-published decisions for many clients. With their [mortality credits program](#), clients may be eligible for improved underwriting classes in these five categories:
 - Build
 - Tobacco and non-combustible tobacco
 - Driving history
 - Cholesterol
 - Family history impact

Symetra

- **Sales Flash Newsletter**
[Read the March 2021 issue](#), including:
 - Advantages of Symetra Term
 - Rewarding high-value executives with split-dollar life insurance plans
 - Underwriting and new business solutions to make your life easier
 - Symetra's financial strength
- **Section 7702 Video**
Symetra was the first major carrier to release the new 7702 calculations. Please send over any cases you are working on so we can demonstrate how strong the Accumulator and Protector IUL's are in the marketplace!
[Watch the video.](#)

ANNUITIES

[Click here](#) to see the **Best of Multi Year Guarantees** by carrier.

AIG

- **Lifetime Income Choice is now available**
The new Lifetime Income Choice guaranteed living benefit rider in the Power 7 Protector Plus Income and Power 10 Protector Plus Income Index Annuities is designed to help meet the diverse income needs of today's retirees. [Learn more.](#)
- **Help clients earn more income for retirement**
The new Lifetime Income Choice guaranteed living benefit offers the Max Income Option with initial income of up to 7.25% (Age 72+, single life). The high initial withdrawal rates for Max Income allow clients to use less money than a traditional "5 for life" strategy to generate the income they need for retirement. That means clients get MORE from less! [Share this idea.](#)
- **Power Index Premier NY**
See how Power Index Premier NY with the Lifetime Income Builder GLB rider can:
 - Guarantee growth of 1% per year, even in flat or down markets.
 - Add more upside potential with 3 leading equity indices.
 - Protect against market volatility with lifetime income that will increase for up to 15 years.

[Watch and share the video.](#)

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcements:**
 - [Connecticut](#): Privileged Choice Flex
 - [Utah](#): Privileged Choice and Classic Select with FBO & 1% BIO
 - [Wyoming](#): Privileged Choice and Classic Select with FBO & 1% BIO

OneAmerica

- **Care Solutions News**
[Read the March 2021 issue](#), including:
 - Lead through philanthropy and earn CFP and CE credit
 - LTC Tax Guide

Transamerica

- **LTC Underwriting Updates**
As you know, Transamerica discontinued sales of individual, standalone long term care insurance products on March 31, 2021. Also, acceptance of applications under approved multi-life cases (worksite and association) will end on June 30, 2021.

However, please know that their underwriters are still focused on servicing the needs of your submitted applications. As a result, there are a few underwriting updates to process your business as quickly as possible during the transition. [Click here for complete details.](#)

Mutual / United of Omaha

- **Disability webinars**

If you happened to miss these webinars, below are links to the recordings.

- [The Need for Income Protection](#)
- [Mutual Income Solutions Product Details](#)